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BENGALURU • MONDAY • FEBRUARY 02, 2026 • ₹9.00 • PAGES 18 • LATE CITY EDITION

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INFRASTRUCTURE
7 high-speed rail corridors
Mumbai-Pune, Hyd-B'luru, Pune-Hyd, Chennai-B'luru, Hyd-Chennai, Delhi-Varanasi, Varanasi-Siliguri

ENVIRONMENT
Backing clean energy
Customs relief for lithium-ion battery inputs, solar and nuclear exemptions, carbon capture funding

AGRICULTURE
High-value crops
Emphasis on coconut, cashew, cocoa, sandalwood, sets aside ₹350cr for this push, aimed at raising farm incomes

MSMEs
₹10K cr MSME growth fund
Big push to small businesses via capital support, faster payments, enhanced credit guarantees

HEALTHCARE
Medical tourism
Destination mapping to boost medical tourism, district trauma care and allied health professional training

MANUFACTURING
₹40K-cr for semiconductors
Focus on renewable technology, battery supply chains and local value addition in advanced goods

EDUCATION
Future readiness
University townships near industrial zones, creative tech labs in schools, committees tying education to jobs

Illustration: Sourav Roy

UNION BUDGET 2026-27
DECODED

20-YR TAX HOLIDAY FOR FOREIGN FIRMS USING INDIAN DATA CENTRES • BOOST FOR TECH AND SUNRISE SECTORS • NO CHANGE IN TAX SLABS

BIG ON SMALL, SMALL ON BIG

Budget will empower the poor, farmers, youth and women. It will boost 'Make in India'

Narendra Modi, PM

A Budget that's blind to India's real crises. Household savings down. Farmers in distress. global shocks —all ignored

Rahul Gandhi, Cong

Budget is progressive. Centre has taken steps to accelerate pace of development. It will turn Viksit Bharat vision into reality

Nitish Kumar, Bihar CM

Government has run out of ideas. Budget doesn't provide solution to political and socio-economic challenges

Mallikarjun Kharge, Congress president

Budget is directionless, visionless, actionless and anti-people. It is also anti-women, anti-farmer, anti-education

Mamata Banerjee, West Bengal CM

DIPAK MONDAL @ New Delhi

UNION Budget 2026-27, presented by Finance Minister Nirmala Sitharaman in Parliament on Sunday, turned out to be a story of unrealised expectations rather than bold reforms. There were no big-bang announcements or path-breaking policy pushes. Instead, the government appeared keen not to disturb the current 'Goldilocks phase' of moderate growth and low inflation.

Expectations were not particularly high, given that the Budget followed two major tax overhauls — Direct Tax Code and GST rate rationalisation — yet, there was hope for a fresh reform impulse. In the end, the finance minister held back more than she unveiled.

There were numerous small measures in the Budget, but none large enough to excite the markets. Instead, a few unexpected moves unsettled the equity market which was already under pressure from persistent foreign institutional investment outflows. Contrary to expectations of a reduction in securities transaction tax (STT), the Budget proposed higher levies on futures and options. The move did not go down well with the markets, which fell over 2%.

The FM clarified that the increase in STT was aimed at curbing high-risk speculative trade and to protect gullible retail investors who were losing money.

As expected, there were no changes in individual tax slabs following last year's increase in the minimum tax threshold to ₹12 lakh.

At the same time, the Budget rolled back the controversial buyback tax rule under which buyback proceeds were treated as deemed dividend income without allowing deduction of acquisition cost. These proceeds will now be taxed as capital gains for all shareholders. Other relief measures included a limited overseas tax amnesty scheme for small taxpayers and a reduction in tax collected at source (TCS) on overseas spending.

Sitharaman's ₹53 lakh crore Budget adopted a cautious rather than ambitious approach. It adhered to the fiscal glide path by pegging the fiscal deficit at 4.3%, just 10 basis points lower than the current year's 4.4% target.

Record capex allocation at ₹12.2 lakh cr in FY27

With a sustained focus on public expenditure, Finance Minister Nirmala Sitharaman raised the capex target to ₹12.2 lakh crore for FY27 from the revised estimate of ₹10.95 lakh crore in FY26. Public capex has increased manifold from ₹2 lakh crore in FY15 to the record levels now

The FM also formally announced a shift in fiscal management focus from fiscal deficit to a debt-to-GDP ratio target of 50±1% by 2030–31.

"In line with this, the debt-to-GDP ratio is estimated at 55.6% of GDP in BE 2026–27, compared to 56.1% in 2025–26. A declining debt-to-GDP ratio will gradually free up resources for priority sector expenditure by reducing interest outgo," she said.

The minister told the media that the government has consistently delivered on its fiscal commitments without compromising on social sector needs.

The modest fiscal targeting comes amid muted revenue growth, with the government missing its FY26 tax collection target of ₹42.7 lakh crore by nearly ₹2 lakh crore.

Despite revenue constraints, the FM increased capital expenditure from ₹11.2 lakh crore to ₹12.2 lakh crore after two years of relatively subdued growth. "We have announced ₹12.2 lakh crore in public expenditure this time. It is 4.4% of GDP, the highest in at least the last 10 years. Such sustained increases in capital expenditure have not happened before," she said.

The government also accepted the 16th Finance Commission's recommendation to retain the vertical devolution share to states at 41%.

To support exporters amid global trade uncertainties, the Budget introduced a series of customs duty changes aimed at lowering input costs for manufacturing and exports, while tightening tax rules in selected areas. This came as part of the strategy to help exporters hit by US trade policies and cut dependence on China for raw materials.

Technology and sunrise sectors received incentives, while the Budget announced a tax holiday until 2047 for foreign companies providing services to customers outside India using data centres located in India. In addition, the government proposed a safe harbour margin of 15% on costs where the data centre service provider in India is a related entity.

The Budget also had a provision for exempting income tax for five years to non-residents providing capital goods or equipment to any toll manufacturer in a bonded zone.

SHOW TIME
Finance Minister Nirmala Sitharaman on Parliament premises before the presentation of the Union Budget | SHEKHAR YADAV

HOW IT FARED

Contrary to expectations of a cut in securities transaction tax (STT), the government proposed higher levies on the futures and options (F&O) segment to curb speculative trading, which has led to significant investor losses

₹12 lakh No change in individual tax slabs following last year's increase in the minimum tax threshold to ₹12 lakh

Controversial buyback tax rule rolled back. Under that rule, buyback proceeds were treated as deemed dividend income without allowing deduction of acquisition cost

41% Govt accepts 16th Finance Commission's recommendation to retain the vertical devolution share to states at 41%

Seven manufacturing sectors including bio-pharma and semiconductors get a push to ensure long-term stability and security

SURPRISES

Tax holiday until 2047 for foreign companies that provide services to customers outside India using data centres in India

Shifting focus to long-ignored sectors like mining, textiles, engineering goods, chemicals, and renewables

We have announced ₹12.2 lakh crore in public expenditure this time. It is 4.4% of GDP, the highest in at least the last 10 years. Such sustained increases in capital expenditure have not happened before
— Nirmala Sitharaman

INSIDE

F&O STT HIKE A CONSCIOUS DECISION: NIRMALA | P5

NO HANDOUTS FOR POLL-BOUND STATES | P7

RELIEF AS GOVT U-TURN FOR BUYBACK TAX | P8

FRESH FOCUS ON AI, JOBS; TAX RELIEF FOR IT SERVICES | P9

MENTAL HEALTH, AFFORDABLE CANCER CARE TOP FOCUS | P10

OVER ₹95K CR ALLOCATION FOR G RAM G SCHEME | P10

CM: No word on irrigation, Metro... it's injustice to us

EXPRESS NEWS SERVICE
@Bengaluru

CHIEF Minister Siddaramaiah on Sunday said the Union Budget is disappointing, visionless and nothing but a statement of Finance Minister Nirmala Sitharaman. The budget has meted out big injustice to the state by not allocating grants to irrigation projects and Metro rail, he alleged.

"The budget is a sign that the Modi government is exhausted and has no economic vision or clarity on how to take the country forward. It has ignored Karnataka and South India again. The promise of a developed India is a

mere lip-service as there is no plan to put it into action. This is the most disappointing budget of my political career. It did not go above the corporation budgets of big cities," he commented.

Talking to the media in Kalaburagi, he said Raichur has not been sanctioned an AIIMS, though he met Prime Minister Narendra Modi personally and presented a memorandum.

"To develop Kalyana-Karnataka, we had sought Rs 5,000 crore as matching grants under Section 371(J), but there is not even a mention of it. Annually, the state gives the Centre Rs 4.5-5 lakh crore, but gets only 14% in return. Our demand for placing cess and surcharges under the divisible pool has also not been addressed," he elaborated.

He took exception that the 16th Finance Commission had recommended 4.131% from the central tax pool to the state, as against UP's 17.619% and Bihar's 9.948%. P4

State's share of tax pool hiked to 4.13%

The Union Budget's adopted the recommendation of the 16th Finance Commission, increasing Karnataka's share in the Central tax pool to 4.13 per cent, up from 3.64 per cent. This enhancement is expected to add around Rs 12,000 crore to Rs 15,000 crore annually to the State's exchequer. P4

HIKE IN SECURITIES TRANSACTION TAX SENDS MARKETS INTO TAILSPIN

ARSHAD KHAN @ New Delhi

INDIA'S equity market crashed by a whopping 2.88% intraday on Sunday as the government's proposal to raise the securities transaction tax (STT) on derivatives trading triggered widespread sell-off.

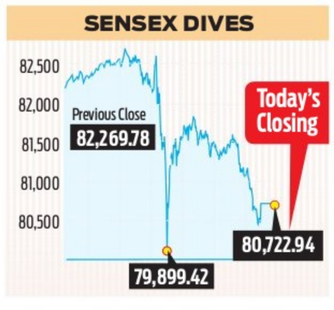
The Sensex plummeted 2,370 points, diving below the 80,000 to hit an intraday low 79,899. Similarly, the NSE Nifty tanked 749 points, or 2.95%, to 24,572. They pared some losses and at close, the Sensex was down 1,547 points (1.88%) at 80,723 while Nifty50 settled at 24,825.45, down 495 points (1.95%).

This marks the sharpest Budget day drop in years, barring the 2.5% Covid-induced crash in 2020. In the Nifty50 pack, more than a dozen stocks fell over 4% each with Adani Ports, BEL, Hindalco, SBI, ONGC, Jio Finance and Coal India taking the biggest hits.

Finance Minister Nirmala Sitharaman proposed to raise STT on futures to 0.05% from 0.02%. STT on options premium and exercise of options will also be raised to 0.15% from the present rate of 0.1% and 0.125%, respectively.

She later explained that the STT hike in F&O was to deter small investors who ended up losing money in speculative derivative trades. However, market experts warned that the increase in STT could dampen high-frequency trading and foreign inflows as it increases upfront trading costs.

SENSEX DIVES



Domestic help rapes, kills woman, hangs self

EXPRESS NEWS SERVICE
@Bengaluru

IN a shocker, a 65-year-old woman was allegedly raped and murdered by her domestic help at her house in KAS Layout, BTM 2nd Stage, within the Mico Layout police limits on Saturday night. The accused later hanged himself in the same room. The victim's 27-year-old daughter, who stays on the first floor of the building, was unaware of the incident. She filed a rape and murder complaint on Sunday. The police are probing whether the victim was raped before she was murdered.

The accused, Devaraju (50), hailed from Hosur in Tamil Nadu. He was working at the victim's house for the past eight years. He also worked in multiple houses in the colony and stayed at the victim's house on Saturday night.

The police suspect that the accused allegedly raped the victim and later strangled her to death. She had injury marks on her neck. P3

Money, not honour, behind triple murder

The investigation into the murder of three members of a family in Vijayanagara has revealed that the crime was driven by greed for money and not honour killing. The accused and his uncle hatched the plot to get their hands on the money kept in fixed deposits | P3

T20 WC: Pak govt disallows team to play India

EXPRESS NEWS SERVICE @ Chennai

THE Pakistan government has said that its cricket team will not take the field for the upcoming T20 World Cup game against India in Colombo on February 15. Ending weeks of speculation, their government confirmed that they would travel to Sri Lanka to take part their place in Group A but they will skip the India clash. "The Government of the Islamic Republic of Pakistan grants approval to the Pakistan Cricket Team to participate in the ICC World T20 2026," their official handle posted.

"However, the Pakistan Cricket Team shall not take the field in the match scheduled on 15th February 2026 against India."

The International Cricket Council (ICC) may be opening informal two-way communications to ensure they can convince them to honour an agreement. Another sticky subject would be broadcast revenue. India-Pakistan match always considered highest grosser. If the match doesn't take place what happens to it? P13

ALMANAC TODAY

Monday: 02.02.2026 • Year: Vishwavasu • Ayana: Uttharayana • Ritu: Sishir • Masa: Magha • Paksha: Krishna • Tithi: Prathami 2.50 am • Nakshatra: Ashlesha 11.56 pm • Moon in Simha Rashi • Rahukaala: 07:30 am to 09:00 am • Gulikakala: 01:30 pm to 03:00 pm • Yamaganda: 10:30 am to 12:00 pm

WEATHER

MIN 14°C | MAX 30 °C

FORECAST: Mostly sunny

Sunrise 06.45 am | Sunset 06.21 pm | Moonrise 07.00 am | Moonset 06.53 pm

FKCCI welcomes the emphasis on trust-based governance and sustained public capital expenditure... For Karnataka, the Budget's focus on MSME credit flow, logistics infrastructure and electronics and semiconductor manufacturing is especially encouraging —Uma Reddy, FKCCI president

"It is unfortunate that the Central Budget has not brought any relief to the common man, the middle class especially, by way of reducing the cost of petroleum products. At least, can we expect some relief on this in the upcoming State Budget?
—Sreesh Babu, Bangalore Trades Association president

While the budget's thrust on value chain development and cluster modernisation can unlock new pathways for small industries, additional focus on simplifying regulatory compliance, reducing input costs, and enhancing credit processes will be crucial
—BR Ganesh Rao, KASSIA president

High-speed rail corridors must be fully segregated, with no level crossings or public access. Ideally, the Chennai corridor should have been extended up to Mysuru, and the Hyderabad corridor planned as part of a larger Bengaluru-Delhi link
—Sanjeev Dyamannavar, rail expert

● Boost to space sector need of the hour: S&T official ● High-speed rail's benefit to K'taka is limited: Patil ● Budget reinforces growth momentum: Industrialists

Experts welcome high-speed rail proposal, suggest route extension

INDRA S @ Bengaluru

TRAVEL time between Bengaluru and Chennai could be reduced to just 1 hour 13 minutes, while journeys to Hyderabad may take only two hours, under the Union government's proposal to develop high-speed rail corridors connecting major cities. The Union Budget announcement outlines plans for seven high-speed rail corridors as "growth connectors" across the country.

Bengaluru will be linked to both Chennai and Hyderabad as part of what Railway Minister Ashwini Vaishnaw described as a "south high-speed diamond", connecting South Indian states. Speaking at a post-Budget press briefing, Vaishnaw said the corridors would act as a major growth multiplier, particularly as the three cities are prominent IT and technology hubs.

While the announcement has been welcomed, railway experts cautioned that the project's impact on Karnataka would depend heavily on route alignment, design, speed and integration with existing rail infrastructure. Rail expert Sanjeev Dyamannavar pointed out that feasibility studies for a Chennai-Bengaluru-Mysuru high-speed corridor had been conducted nearly five years ago, but has failed to progress. Questioning the utility of a standalone Chennai-Bengaluru corridor, he noted that last-mile connectivity and terminal access could significantly reduce time savings.

Drawing parallels with access-controlled highways, he said high-speed rail corridors must be fully segregated, with no level crossings or public access. "Ideally, the Chennai corridor should have been extended up to Mysuru, and the Hyderabad corridor planned as part of a larger Bengaluru-Delhi link," he said.

He also stressed that long-term planning, network integration and possible extensions such as linking Hyderabad to Nagpur and Delhi would be crucial in ensuring the project delivers transformative benefits rather than remaining a fragmented initiative.

Rail activist Krishna Prasad said infrastructure projects such as the Bengaluru-Chennai expressway bypassed traditional routes and instead improved connectivity through regions like Kolar Gold Fields (KGF) and Bangarpet. "A true high-speed corridor would require new, straighter alignments with fewer curves and limited stops, allowing trains to run at high speeds," he said, adding that final speeds would depend on clearance from the Commissioner of Railway Safety.

PUNE RAIL LINK BETTER: PATIL

While the announcement on developing high-speed rail corridors between Bengaluru and Hyderabad, and to Chennai is welcome, it offers limited benefits to Karnataka. Instead, a similar corridor should have been taken up between Bengaluru and Pune. In both the routes announced, the trains will not even operate for 100km within Karnataka

—MB Patil, Minister for Large and Medium Industries

PROMISE OF BETTER DAYS

Workers perform their duty at an industrial unit in Chikkamagaluru. Union Finance Minister Nirmala Sitharaman, while presenting the Budget 2026–27 in Parliament on Sunday, said the government remained committed to strengthening domestic manufacturing capacity while reducing critical import dependence | PTI

More telescopes to boost space study

BOSKY KHANNA @ Bengaluru

IN her 9th consecutive Budget presentation, Union Finance Minister Nirmala Sitharaman on Sunday announced funds for upgrading the Himalayan Chandra Telescope (HCT) at Hanle, Ladakh, besides establishing the National Large Solar Telescope (NLST), the National Large Optical Infrared Telescope (NLOIT) and the COSMOS2 Planetarium as part of boosting the country's telescope infrastructure.

Experts in the Department of Science and Technology said the HCT celebrates its silver jubilee this year, and it was the main telescope so far, needing upgradation in secondary and control systems among others.

"We had sought robotic telescopes, larger range lenses and even addition of more telescopes. The NLOIT, the largest telescope of India with a range of 8–13 metres was proposed to be set up in Digpa Rasta Ri, now known as Mount Saraswati, in Ladakh. It was designed with remote operation capability and optical and infrared sensing. This is the need of the hour for keeping India on the developmental track," an official said. The telescopes will be installed and developed by Bengaluru-based Indian Institute of Astrophysics. The aim of the government is to complete their installation and start operations in 5–10 years.

In November 2025, the IIA signed an MoU to set up COSMOS2 Planetarium in Amravati, Andhra Pradesh. The 2026–27 budget has allocated Rs 10,397 crore for the space technology sector and Rs 1,725 crore for the space applications. In the last fiscal, the allocations of Rs 10,230 crore and Rs 1,707crore, respectively, were revised to Rs 9,602 crore and Rs 1,596 crore.

However, although experts are delighted with the budget announcement, they lamented that nothing was announced for ISRO, particularly with the agency planning an ambitious space mission line-up ahead.

Centre keeps up push for AI, tech integration in edu sector

RASHMI PATIL @ Bengaluru

Union Finance Minister Nirmala Sitharaman's announcement in the Union Budget 2026–27 on Sunday about the introduction of Artificial Intelligence (AI) in education is not the Central government's first effort to integrate emerging technologies into the sector. In the Budget 2025–26, the Centre allocated Rs 500 crore for the setting up of a Centre of Excellence for the purpose. The government wants the integration of AI and other emerging technologies into the curricula, supported by large-scale rollout of e-content labs. The Union government has been working on promoting AI across various sectors in the past five years. Even as the government allocated Rs 100 crore for AI in the education sector, the 2023 Budget allocated funds for the setting up three Centre of Excellence in AI for agriculture, healthcare and sustainable cities. Ambrish Sinha, the CEO of edtech firm UNext Learning, said, "The Union Budget recognises talent readiness as a key component of economic growth, reflecting a logical approach to education and skill development. The ongoing emphasis on digital learning, AI-led projects and programmes around employment, is optimistic for the education and skilling ecosystem. We hope this improves the connection between learning outputs and actual industry needs. The Education-to-Employment and Enterprise Committee plan with special support for professional training programmes and AI development in Tier-2 and Tier-3 cities signifies a move towards skill-based education and training." Shweta Sastri, the MD of Canadian International High School, said, "The planned integration of AI and emerging technologies into curricula will meaningfully enhance the classroom learning and equip students with critical digital and problem-solving skills from an early stage. The creation of innovation-driven ecosystems, including AI missions and research-led learning environments, will further nurture curiosity, creativity and scientific expertise among students." In addition to imbibing AI into education, the budget focused on the orange economy. As per the budget, India's animation, visual effects, gaming and comics (AVGC) sector is a growing industry, projected to require 20 lakh professionals by 2030. Hence, the Centre has proposed to support the Indian Institute of Creative Technologies, Mumbai, in setting up AVGC content creator labs in 15,000 schools and 500 colleges. Arena Animation director Srinivas Sribhakta said, "Establishing AVGC content creator labs in 15,000 schools is a massive project. It is essential to catch the talents young and train them. That is where content creator labs across India, especially those in Bengaluru, will play a vital role."

K'taka to host int'l Big Cat Summit from February 9

BOSKY KHANNA @Bengaluru

AS the Union Finance Minister Nirmala Sitharaman announced in her ninth budget, the Global Big Cat Alliance 2024 project and said that India will host the summit this year, Karnataka forest department officials are busy making preparations to host international and national delegates in Bandipur and Nagarhole.

The international workshop and the training programme will be jointly organised by the Ministry of Environment, Forests and Climate Change and International Big Cat Alliance, a multi-country and multi-agency coalition, from February 9-13 in Karnataka.

This is the first time India is hosting the event, and the two locations were chosen to promote Southern India. It may be recalled that Prime Minister Narendra Modi had announced the project in Mysuru during the release of the tiger estimation report in 2023.

Forest department officials said, for the first two days, the delegates from 18 countries and officials from all Indian states will attend the workshops in Bandipur Tiger Reserve, and then on February 11 and 12, they will be in Nagarhole Tiger Reserve.

India has the highest number of tigers. We also house a healthy population of leopards, snow leopards and jaguars. The discussion will cover all aspects of conservation and the efforts needed to use and strengthen modern technology for the protection of all the big cats," officials said.

So far, interstate boundaries and conservation measures have been stressed. There is a need to address international boundaries and adopt the best practices for better mitigation measures.

However, pointed out that the exercise will have little meaning when primary issues are not addressed, like the resettlement of forest dwellers. The government must stop clearing projects inside tiger habitat and must also be open to critical peer reviews

Suburban Rail gets Rs 500cr

EXPRESS NEWS SERVICE @ Bengaluru

UNION Budget 2026-27 has allocated Rs 500 crore for the long-pending Bengaluru Suburban Rail Project (BSRP), providing a modest boost to the crucial urban mobility initiative. The allocation from the Ministry of Railways marks an increase of over Rs 150crore, compared to Rs 350crore provided in the previous financial year.

While the enhanced support has been welcomed, the allocation falls short of what is required to accelerate the delayed project, said Rajkumar Dugar, founder of Citizens for Citizens (C4C), and noted that the Centre had an opportunity to demonstrate stronger commitment by earmarking at least Rs 1,000 crore in the current budget, given the prolonged delays in implementation. "Since the project is already delayed beyond reasonable timelines, higher budgetary support this year was crucial," Dugar said.

He expressed the hope that the State government would step in to bridge the funding gap by allocating a larger amount for BSRP in its forthcoming budget, and taking steps to fast-track execution.

The Bengaluru Suburban Rail Project is seen as a key solution to easing traffic congestion and improving public transport connectivity across the city and surrounding regions.

Horoscopes By Holiday

HOLIDAY MATHIS

02nd January : Retrograde Groundhog Day In the spirit of the Aquarius sun, a simple tradition has grown into a celebration that unites generations, believers and skeptics alike. This Groundhog Day coinciding with the last day of Uranus retrograde, Punxsutawney Phil, the Seer of Seers, will once again take the spotlight. From a small Pennsylvania town to global fame, Phil's shadow has come to symbolize hope, curiosity and a dash of suspense.

ARIES (Mar 21 - Apr. 20)
Don't confuse missing an absurdly high target with failure. You're playing a different game than someone setting modest, incremental goals. If you're going to dream big, make peace with the fact that big dreams come with big gaps between effort and outcome.

TAURUS (Apr. 20 - May 20)
That "small issue" is way more complex than it looks and could turn into a big mess if you don't fix it quickly and completely. A clear, thorough response now, while it's still containable, will keep you from having to revisit this.

GEMINI (May 21 - June 21)
You feel like the protagonist in an antagonistic environment. You're resistant to joining a culture you don't quite understand or agree with at the moment. Don't let them put words in your mouth. Say it your way. Not loud, but clear.

CANCER (June 22 - July 22)
You'll be taking things to the next level. Are you ready to do this? Of course not. That's not how it works. First, you commit beyond your capability. Then, in the process of the work, your capability grows.

LEO (July 23 - Aug. 22)
It feels good to achieve something, but today you're thinking a bit bigger than getting the job done. You're arriving at a new identity. Focus not on single achievements but on building the identity you want, day by day, choice by choice.

VIRGO (Aug. 23 - Sept. 22)
You'll be extremely content as you untangle a messy situation. This was caused by someone who isn't as practical and detail-oriented as you. You could place blame, but you'll give thanks instead.

LIBRA (Sept. 23 - Oct. 23)
A vibe is interesting. Follow-through is informative. Chemistry can write a convincing story very quickly. Watch what people do over time instead of letting a spark decide the plot. Wait to see how someone shows up.

SCORPIO (Oct. 24 - Nov. 21)
You needn't always use your own energy to get things done. Use energy from the outside, too, in the form of inspiring muses, helpers, teachers and tools. You also get energy from simply removing any friction with or resistance to reality.

SAGITTARIUS (Nov. 22 - Dec. 21)
Standing between the capers of the past and your wishes for the future, your mind feels taut and energized. So much creativity lives in this tension between memory and possibility. Linger here and write it all down.

CAPRICORN (Dec. 22 - Jan. 19)
A focus on home and daily life has you zeroing in on issues of sustainability. You're seeking habits that nourish you in the long term and organized systems that bring you freedom. A new guide will help.

AQUARIUS (Jan. 20 - Feb. 18)
A relationship will bring you playful, intelligent fun, shared language, shared history -- heaven on earth. When two people are fully themselves, meeting without effort, it's a rare bond to treasure.

PISCES (Feb. 19 - Mar 20)
You let others who dominate conversations come away knowing a lot more about themselves than they know about you. Recognize when you're nearing the limits of your natural curiosity and veering into the territory of emotional labor.

Solutions to Saturday's puzzle ⬇

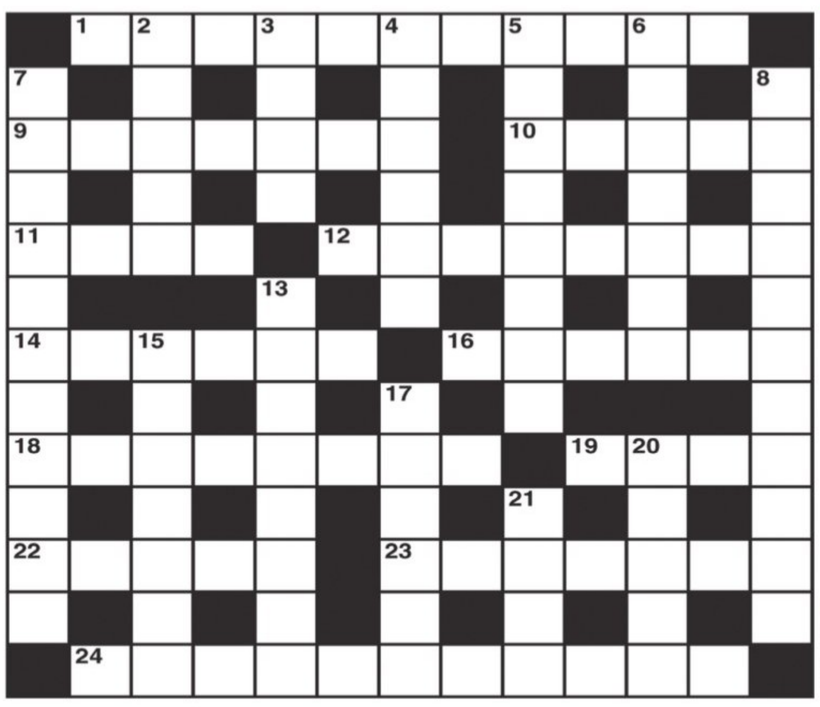
	6		1		4	7		
						4	1	
			2	3	5		9	
5		3		1		6	7	2
				5				
1	2	4		8		3		9
	9		6	4	8			
	4	6						
		5	9		1		6	

5	6	9	1	7	3	2	8	4
1	3	7	4	2	8	6	9	5
8	4	2	5	6	9	1	3	7
4	5	8	6	1	7	9	2	3
2	9	6	8	3	4	7	5	1
3	7	1	2	9	5	8	4	6
9	8	3	7	5	6	4	1	2
7	1	5	9	4	2	3	6	8
6	2	4	3	8	1	5	7	9

SUDOKU EASY

TEST YOUR NUMBER CRUNCHING SKILL WITH OUR UNIQUE PUZZLE

Fill in the grid with digits in such a manner that every row, every column and every 3X3 box accommodates the digits 1 to 9, without repeating any.



CROSS WORD

ACROSS

1 Only a priest but may show charisma (11)
9 Man devoured by a lion perhaps - a circus performer (7)
10 Tell lies about the bulk of the diet (5)
11 Long period return to a district (4)
12 It should make a Mexican less hot-headed (8)
14 Commercials about smart fashions (6)
16 Risks one gets at home with dogs (6)
18 Stays up when there are games about (8)
19 A drug addict perhaps makes sure (4)
22 So rot affected the trunk (5)
23 Something manufactured in multiple operation (7)
24 Washing depends on it (11)

DOWN

2 Strange how millrace ends in the lake (5)
3 Deep sorrow shown by bishop in plea for help (4)
4 This idea will get you into no trouble (6)
5 Pushed the boat out in Paris? (4,4)
6 Representation of notable authors (7)
7 An oasis should make a good one (7,4)
8 Show how devil and saint rank in estimation (11)
13 Jutted most noticeably (5,3)
15 Garments appear dishevelled on the First Lady (7)
17 Sound move plain to a Russian (6)
20 Reject a goad which has a point (5)
21 A record is made to spin (4)

SATURDAY'S SOLUTIONS

Across: 1 Spring, 4 Keepsake, 9 Resume, 10 Strained, 12 Nile, 13 Cobra, 14 Flea, 17 Disintegrate, 20 Demonstrates, 23 Amen, 24 Round, 25 Data, 28 Seaboard, 29 Maniac, 30 Landlady, 31 Enigma.

Down: 1 Serenade, 2 Restless, 3 Name, 5 Enterprising, 6 Peal, 7 Annals, 8 Endear, 11 Rose-coloured, 15 Anger, 16 Start, 18 Stealing, 19 Estancia, 21 Damsel, 22 Remain, 26 Foul, 27 Lawn.

JUMBLE

UNSCRAMBLE THESE JUMBLES, ONE LETTER TO EACH SQUARE, TO FORM FOUR ORDINARY WORDS.

BY DAVID L. HOYT AND JEFF KNUREK

UHCNH

LOFDO

CWITSH

OCDRTO

Now, that was just the landing gear. We're almost there.
I'll be glad when we're on the ground.
THE FOOTBALL COACH WAS UNEASY ON PLANES, SO HE WAS EAGER FOR THE ---

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Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Print your answer here:

(Answers tomorrow)

Saturday's Jumbles: ZESTY HUMAN SPEEDY JINGLE
Answer: Would the new QB throw lots of touchdowns? It was too soon to — PASS JUDGMENT

A woman allegedly killed her three minor children and attempted to end her life by drinking diesel in Hiremuchalagudda village, Bagalkot. According to the police, the accused, Roopa Goudar (27), allegedly took the extreme step due to continuous harassment and frequent quarrels with her mother-in-law. She allegedly hanged her children from the window vent of the house using a rope

Greed for money, not honour, behind triple murder: Cops

KIRAN BALANNANAVAR @Hosapete

THE sensational murder of three members of a family in Kotturu of Vijayanagara has taken a new turn with the investigation revealing that the crime was driven by greed for money and not honour killing as initially claimed by the accused.

The prime accused, Akshay, 33, had earlier attempted to mislead the police by fabricating a story that his minor sister was pregnant. Investigators found that the real motive behind the brutal killings was a dispute over money kept in fixed deposits. The police have also booked him under POCSO Act for killing his sister, who was a minor.

An officer said that Akshay told them that he committed the crime because he was upset with his sister having an affair.

Akshay

Vasanth Kumar

Akshay and his uncle Vasanth Kumar (53) allegedly hatched the plot together.

"Akshay's father had sold a duplex house in Harapanahalli and invested around Rs 1.2 crore from the sale proceeds in fixed deposits. The accused reportedly harassed his parents demanding the money, but they refused, saying it had been kept aside for his sister's education," police said. The father, Rajasekhar, had invested nearly Rs 50 lakh in his daughter's name as a fixed deposit, keeping the rest under his custody. Akshay, who was an alcoholic, kept asking for that money, which led to frequent arguments, the officer said.

Taking advantage of this, Akshay's uncle Kumar allegedly instigated Akshay and helped him plan the murder. Medical examination and investigation proved that his allegations about his sister were completely false. The false narrative was deliberately created to divert the attention of the police from the financial motive, an officer said. The police seized papers related to the house sale, bank records and fixed deposit receipts.

'Accused hangs self out of fear'

CONTINUED FROM PAGE 1

The accused is believed to have hanged himself out of fear, the police said. The victim's husband, who holds a senior position in a reputed company, had gone abroad for work and returned home around 5 am on Sunday. After his daughter opened the door, he went to his bedroom and screamed in shock on finding Devaraju hanging and his wife lying dead on the ground with injuries on her neck. Hearing his screams, the daughter rushed downstairs and alerted the police. The police shifted both bodies to a hospital for postmortems. A senior police officer said that whether the victim was raped would be ascertained after the forensic examination. The motive for the murder is yet to be determined, while cases of murder and rape have been registered.

WALK FOR FARMERS' EMPOWERMENT

Agriculture Minister N Chaluvarayaswamy leads the AgriWalk on Sunday, which started from the Bandstand in Cubbon Park and covered Queens Road, Vidhana Soudha, BBMP Tower, UB City signal and Vittal Mallya Road. The march sought to highlight farmers' empowerment | EXPRESS

EXPRESS READ

PM's Banner-winning NCC cadets get warm welcome

Bengaluru: The NCC Directorate of Karnataka and Goa, which emerged as the best directorate for 2025–26 by winning the Prime Minister's Banner, received formal recognition in Bengaluru on Sunday. Deputy Director General of the NCC Karnataka and Goa Directorate, Air Commodore Bavinmarad Arunkumar, received the winning team in the early hours of Sunday, following which a victory parade was held. The cadets were received at KSR Railway Station around 5 am. The victory parade later passed through major city landmarks, including Ambedkar Veedhi, Mekhri Circle and the Jakkur Flyover. ENS

Corpn budget: South City Chief reviews grievances

Bengaluru: Bengaluru South City Corporation Commissioner KN Ramesh held a meeting with residential welfare associations and local residents' representatives on Sunday to discuss infrastructure development in the context of the upcoming corporation budget. Residents of Vajarahalli, Gottigere, Kasavanahalli, HSR Layout, and BTM Layout brought forth their grievances. In terms of road and traffic management, Vajarahalli and Thalaghattapura residents requested road widening on Holiday Village Road and sought relief from traffic congestion at Rajatagiri Junction. Discussions on converting Madiwala Lake into a biodiversity park arose. Residents also wanted the removal of encroachments and completion of underground drainage works at Kasavanahalli Lake and Elenahalli Lake. Ramesh assured that the issues would be addressed depending on the allocation of funds. He also added that approval has been granted to construct a skywalk at the Vega City Mall Junction on Bannerghatta Road. ENS

AICCTU calls for strike on Feb 12 against labour codes

Bengaluru: The All India Central Council of Trade Unions (AICCTU) organised a workers' convention in Bengaluru on Sunday, as a part of the call for a general strike on February 12 to demand the repeal of labour codes. AICCTU termed the labour codes as "anti-worker". "Forget equality; these labour codes have been implemented to turn workers into pawns without providing minimum wages, job security, or social security. If these codes are to be withdrawn, the working class must prepare for a struggle similar to the farmers' protest against the black farm laws at the Delhi borders," said retired Supreme Court judge Gopala Gowda. Gowda also asserted that the Supreme Court has failed to recognise the contribution of domestic workers, despite the entire country running on their labour. AICCTU national president V Shankar said that workers in Karnataka had to struggle to attain the status of contractual work. The organisation's state president, PP Appanna, said that the country is being sold to capitalists like Adani and Ambani, and that corporate-friendly labour codes have been implemented to exploit labour for maximum profit. ENS

Confident chairman CJ Roy laid to rest; SIT begins investigation

EXPRESS NEWS SERVICE
@Bengaluru

CONFIDENT Group chairman **CJ Roy** was laid to rest according to Christian customs at Nature's Luxuri (Confident Cascade Mega Resort and Convention Centre) on Bannerghatta Road in South Bengaluru on Sunday. Roy allegedly shot himself with his licensed pistol at his office on Langford Road on Friday afternoon while Income Tax search operations were under way on the premises.

Roy's body was brought from Bowring Hospital to the Bannerghatta resort. Family members said he was laid to rest at Nature's Luxuri, his favourite place. His mortal remains were kept for public viewing at the resort from 10 am to 2 pm, and hundreds of people, including employees, relatives and members of the public, paid their tributes. Shanti Nagar MLA NA Haris, his son Nalapad Haris, who is also president of the Karnataka Pradesh Youth Congress Committee, and several dignitaries from Kerala paid their last respects.

Later, the body was taken to St Joseph's Church in Kakere, where prayers were held for an hour. The body was taken in a procession from the resort to the church, featuring a fleet of high-end cars owned by Roy, including BMWs, Mercedes-Benzes, Audis and Rolls-Royces.

Roy's son Rohith said, "My father was a great man. I am not sure what caused his death. I do not have much to say at this moment." He said the family will address the media later. Home Minister G Parameshwara said the government has formed a SIT to probe the death under the supervision of Joint Commissioner of Police (West), Vamshi Krishna. BJP state president BY Vijayendra however, said the SIT had been constituted in haste, raising suspicions. The SIT has seized two iPhones belonging to Roy.

VISVESVARAYA TECHNOLOGICAL UNIVERSITY
(A State University of Government of Karnataka established as per the VTU Act, 1994)
"JNANA SANGAMA", BELAGAVI-590018. Website : https://vtu.ac.in
25th ANNUAL CONVOCATION
(Part-2)
President
Shri. Thaawarchand Gehlot
Hon'ble Governor of Karnataka and Chancellor of the University
Chief Guest and Convocation Address
Rear Admiral Vikram Menon, VSM
Flag Officer Commanding
Karnataka Naval Area (FOK)
Guest of Honour
Dr. M. C. Sudhakar
Hon'ble Minister of Higher Education,
Govt. of Karnataka and Pro-Chancellor of the University
Date : 02-02-2026 at 11:00 AM
Venue : Dr. A.P.J. Abdul Kalam Auditorium "Jnana Sangama", VTU, Belagavi
Congratulations to all PG and Research Degree Awardees
Prof. Ujwal U. J.
Registrar (Evaluation)
Prof. Prasad B. Rampure
Registrar
Prof. Vidyashankar S.
Vice Chancellor
VTU Offers Online Programs : BBA, BCA, MBA, MCA & PGD
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यूनियन बैंक Union Bank of India

Zonal Office: Bengaluru, No 1/1 2nd Floor, Jeevan Sampige, 2nd Main Road, Sampige Road, Malleswaram, Bengaluru – 560 003

NOTICE FOR EXPRESSION OF INTEREST

Appointment of Project Architect from Architects / Architect firms for Renovation & Repairs of Bank's Quarters at Nandini Layout, Bengaluru.

Union Bank of India invites applications / Bids for supervision in single bid system for appointment of Architect / Architect firms.

The application forms containing detailed information and eligibility conditions are available at bank's website **www.unionbankofindia.co.in** and **www.eprocure.gov.in**. and the physical applications are available at above mentioned address.

IMPORTANT DATES

Stage	Date
Date of uploading in bank's portal	02.02.2026
Start Date/ Time for Submission of Tenders	02.02.2026 – 11.00AM
Last Date / Time for Submission of Tenders	23.02.2026 – 04.00 PM
Opening of Tenders	24.02.2026 – 11.00 AM

Chief Manager, Mob: 9769019885

बैंक ऑफ़ बड़ौदा Bank of Baroda

(A Government of India undertaking)

Amarjyothi Nagar Branch

Bank of Baroda

N0 86 & 87, Dhavala Complex, Kavery Layout, Nagarbhavi Main Road, Amarjyothi Nagar, Bengaluru - 560040. Tel: 080-23147080, E-mail: AMARJY@bankofbaroda.com

POSSESSION NOTICE

(FOR IMMOVABLE PROPERTY ONLY)

Whereas, The Authorized Officer of Bank of Baroda, Amarjyothi Nagar Branch, Bengaluru under the securitization and Reconstruction of Financial Assets and Security Interest Act 2002 and in exercise of the powers conferred under Sec. 13(2) read with Rule-3 of the Security Interest (Enforcement) Rules 2002 issued Demand Notice dated 20.06.2025 calling upon the **1) M/s Byraveshwara Traders,** Khata No 84, M-Gopahalli Village, Gopahalli, Bidadi Hobli, Ramanagara - 562109 **(Borrower). 2) Sri Kariyappa,** S/o Late Manchanna (Proprietor), No 11/12, 1st Main Road, 8th Cross, Deepanjalinagara, Bangalore – 560026. **3) Sri Jayanna,** S/o Puttegowda, Thumbenahalli, Kailancha Hobli, K P Doddi Post, Hebbakodi, Ramanagar – 562159 **(Guarantor and Mortgagor), (Account No: 47160600002570)** to repay the amount mentioned in the notice being under of **Rs 36,67,813.02** (Rupees Thirty-Six Lakhs Sixty-Seven Thousand Eight Hundred Thirteen and Two Paise Only) within 60 days from the date of receipt of the said notice.

The Borrower/Guarantor/Mortgagor of the property having failed to repay the amount, notice is hereby given to the borrower/Guarantor/Owner of the property in particular and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section (4) of Section 13 of the Act read with rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 on this the **28th day of January of the year 2026**.

The borrower/Guarantor/Mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of Baroda for an amount of **Rs 36,67,813.02** (Rupees Thirty-Six Lakhs Sixty-Seven Thousand Eight Hundred Thirteen and Two Paise Only) plus interest thereon along with cost.

The borrower/Guarantor/Mortgagor attention is invited to sub-section (8) of section (13) in respect of time available to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece and parcel of the property bearing Katha No 166, Property No 152900401200910015, situated at Hebbagodi Village, Hunasahalli VP, Kailancha Hobli, Ramanagara Taluk, Ramanagara District, measuring East to West 26.82 Meters and Noth to South 30.18 Meters in all 809.42 Square Meters, bounded on the East by: Property of Shivalingaiah,West by: Road, North by: Property of Krishnamurthy, South by: Property of Krishnappa.

Place: Bengaluru
Date: 28.01.2026

Sd- Authorised Officer
Bank of Baroda,
Amarjyothi Nagar Branch

LIC HFL LIC HOUSING FINANCE LTD

LIC HOUSING FINANCE LIMITED

1st Floor, Jeevan Mangal Building, Hayes Road, Bengaluru-560025. Ph.: 080-43003651

POSSESSION NOTICE

Whereas, the undersigned being the Authorized Office of the M/S, LIC Housing Finance Limited the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with rule 9 of security Interest(enforcement) Rule 2002 issued demand notice on below mentioned date calling upon the borrower/guarantors to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act with rule 9 of the said rules on below mentioned date.

The Borrower and the public in general are here by \cautioned not to deal with the property and any dealing with property will be subject to the charge of M/s. LIC Housing Finance Limited for an amount notice mentioned below and interest thereon, The Borrower attention is invited to provisions of section 13(8) of the said ACT, in respect of time available to redeem the secured assets

NAME OF THE BORROWER, LOAN NO & POSSESSION TAKEN DATE	DEMAND NOTICE DATE	NOTICE AMOUNT	DESCRIPTION OF THE PROPERTY
Mr. Manti Bose 410100004367 Symbolic Possession Date 29/01/2026	29/01/2025	5674407.00	**SCHEDULE 'A' PROPERTY (Description of the Entire Property on which the Apartment Building is constructed)** All that piece and parcel of the immovable property comprising converted land (converted from agricultural use to non-agricultural residential purpose vide Order No.ALN-(ASH)-SR-188/2010-11 dated 28-03-2011 passed by the Spl. Deputy Commissioner(Rev.)Bangalore District) bearing Sy.No.60of Kudlu Village, Sarjapur Hobli, Anekal Taluk, measuring 39 Guntas, presently bearing Property/Khata No.47/60 of Kudlu Village, Begur Ward, Bommanahalli Sub-Division of the Bruhat Bangalore Mahanagar Palike, and bounded on: East by: Small Tank area,West by: Earlier land in Sy.No.56 & Present Approval Road & Land in Sy.No.56,North by: Raghurama Reddy's Land, South by: Thigalara Venkatappa's Land. **SCHEDULE 'B' PROPERTY (Description of the undivided interest of alnd Conveyed herein)** 372 Sq.ft. of undivided share, rights, title and interest in the Schedule 'A' Property, which is the corresponding undivided share of alnd in respect of Schedule –C flat/ Apartment unit. **SCHEDULE 'C' PROPERTY (Description of the Flat/Apartment Unit Conveyed herein)** Apartment Unit bearing Flat No.204,, situated in Second Floor, in 'A' Block, in the multi-storied residential apartment building known as "ABAN ESSENCE" measuring a super built up area of 1240 Sq.Ft. (which is also inclusive of balconies and proportionate share in the common areas) with One Covered Car Parking Space in the Stilt/ Basement Floor.

Place: Bengaluru
Date: 02.02.2026

Sd/- Authorized Officer
LIC HOUSING FINANCE LIMITED

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ವಿಜಯಪುರ ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ, ವಿಜಯಪುರ

ದೂರವಾಣಿ ಸಂಖ್ಯೆ: 08352–276996, ಫ್ಯಾಕ್ಸ್: 08352–276984, ವೆಬ್‌ಸೈಟ್:www.vijayapura.uda.gov.in

ನಂ: ನಪ್ರಾವಿ/ತಾಂತ್ರಿಕ/ಟೆಂಡರ/2025–26/2049 ದಿನಾಂಕ:31.01.2026

ಕೆ.ಪಿ.ಪಿ. ಪೋರ್ಟಲ್ ಟೆಂಡರ್ ಪ್ರಕಟಣೆ

ಲೋಕೋಪಯೋಗಿ ಇಲಾಖೆಯಲ್ಲಿ ನೋಂದಾಯಿಸಲ್ಪಟ್ಟ ಅರ್ಹ ದರ್ಜೆಯ ಯಾವತ್ತೂ ಸಿವಿಲ್/ವಿದ್ಯುತ್ ಗುತ್ತಿಗೆದಾರರಿಗೆ ಈ ಮೂಲಕ ತಿಳಿಸುವದೇನೆಂದರೆ ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರದಿಂದ ಈ ಕೆಳಗೆ ಕಾಣಿಸಿದ ಕಾಮಗಾರಿಗಳನ್ನು ನಿರ್ವಹಿಸಲು ಕೆ.ಪಿ.ಪಿ. ಪೋರ್ಟಲ್ ಮುಖಾಂತರ ಸ್ಟ್ಯಾಂಡರ್ಡ್ ಟೆಂಡರ್ ಡಾಕ್ಯೂಮೆಂಟ್ ಕೆ.ಡಬ್ಲೂ–2&4 ರ ನಿಬಂಧನೆಗಳಿಗೆ ಒಳಪಟ್ಟು ಐಟಂವಾರು ಟೆಂಡರ್‌ಗಳನ್ನು ಕರೆಯಲಾಗಿದೆ. ಕಾರಣ ಇಚ್ಛೆಯುಳ್ಳ ಗುತ್ತಿಗೆದಾರರು ತಮ್ಮ ಟೆಂಡರ್‌ಗಳನ್ನು ಕೆ.ಪಿ.ಪಿ. ಪೋರ್ಟಲ್ ಮುಂಆತರ ಮಾತ್ರ ಸಲ್ಲಿಸಬಹುದಾಗಿದೆ. ಕಾಮಗಾರಿಗಳ ಕುರಿತು ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ ಆನ್‌ಲೈನ್ ಮೂಲಕ ವೆಬ್‌ಸೈಟ್ (**https://kppp.karnataka.gov.in**)ನಲ್ಲಿ ಸಂಪರ್ಕಿಸಬಹುದಾಗಿದೆ ಅಥವಾ ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರದ ಕಾರ್ಯಾಲಯದ ತಾಂತ್ರಿಕ ಶಾಖೆಯಿಂದ ಕಛೇರಿ ವೇಳೆಯಲ್ಲಿ ಸಂಪರ್ಕಿಸಬಹುದಾಗಿದೆ. ವೆಬ್‌ಸೈಟ್ www.vijayapura.uda.gov.in ನಿಂದ ಪಡೆಯಬಹುದಾಗಿದೆ.

1) ಟೆಂಡರ್ ಸಲ್ಲಿಸಲು ಕೊನೆಯ **ದಿನಾಂಕ: 10.03.2026** ರಂದು ಸಾಯಂಕಾಲ 5.30 ಘಂಟೆಗೆ.

2)ಟೆಂಡರ್ ತೆರೆಯುವ **ದಿನಾಂಕ:12.03.2026** ರಂದು ಮುಂಜಾನೆ 11.00 ಘಂಟೆಗೆ.

ಈ ಮೇಲ್ಕಂಡ ದಿನಾಂಕಗಳಂದು ಸರ್ಕಾರಿ ರಜೆ ಘೋಷಣೆಯಾದಲ್ಲಿ ಅದರ ಮುಂದಿನ ಕೆಲಸದ ದಿನಾಂಕವನ್ನು ಪರಿಗಣಿಸುವದು. ಟೆಂಡರ್ ಮೂಂದೂಡಿಕೆ, ರದ್ದತಿ ಮತ್ತು ಮರು ಟೆಂಡರ್ ಪ್ರಕಟಣೆ ಕುರಿತು ಮಾಹಿತಿಯನ್ನು ಕೆ.ಪಿ.ಪಿ.ಪಿ ಪೋರ್ಟಲ್‌ನಲ್ಲಿ ಮಾತ್ರ ಪ್ರಕಟಿಸಲಾಗುವದು.

ಅ. ನಂ.	ಕಾಮಗಾರಿ ಹೆಸರು	ಇಂಡೆಂಟ್ ಸಂಖ್ಯೆ	ಅಂದಾಜು ಮೊತ್ತ (ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)	ಇ.ಎಂ.ಡಿ ಮೊತ್ತ (ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)	ಕೆಲಸದ ಅವಧಿ
1	ವಿಜಯಪುರ ಮಹಾನಗರ ಪಾಲಿಕೆ ವ್ಯಾಪ್ತಿಯ ನೇತಾಜಿ ಸುಭಾಷ್ ಚಂದ್ರಬೋಸ್ ಸರ್ಕಲ್‌ನಿಂದ ಟ್ರೇಜರಿ ಕಾಲನಿ (ಟಕ್ಕೆ ಕ್ರಾಸ್) ವರೆಗೆ ಒಳಚರಂಡಿ ಲೈನ್ ಅಳವಡಿಸುವುದು.	VUDA/2025-26/WS/WORK_INDENT75	200.00	3.00	11 ತಿಂಗಳು
2	ವಿಜಯಪುರ ನಗರದ ಸೈನಿಕ ಶಾಲೆಯ ಆವರಣದಲ್ಲಿರುವ ಇಂಗು ಕೆರೆ ಸುಧಾರಣೆ ಮಾಡುವ ಕಾಮಗಾರಿ	VUDA/2025-26/OW/WORK_INDENT66	43.00	0.86	3 ತಿಂಗಳು
		ಒಟ್ಟು=	243.00		

ಸಹಿ/– (ರಾಜಶೇಖರ ಡಂಬಳ, ಕೆ.ಎ.ಎಸ್)
ಆಯುಕ್ತರು,
ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ, ವಿಜಯಪುರ

ಸಹಿ/– (ಕನ್ನಾನ ಅಬ್ದುಲಹಮೀದ ಮುಶ್ರೀಫ)
ಅಧ್ಯಕ್ಷರು,
ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ, ವಿಜಯಪುರ

ವಾಸಾಸಂಇ/ವಿಜಯಪುರ/656/ಕೆಎಸ್‌ಎಂಸಿಎ/2025–26

THE NEW INDIAN EXPRESS

DECODED UNION BUDGET 2026-27

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MONDAY
02•02•2026

EXPERT SPEAK

BUDGET UNDER A FEDERAL SYSTEM

Finance Minister Nirmala Sitharaman unveiled her ninth budget, structured around three core duties: prioritising productivity enhancement, fulfilling aspirations, and reiterating the PM's slogan 'Sabka Saath Sabka Vikas'. When considering these goals within the framework of the Indian Federation, it's important to examine how the states' aspirations have been acknowledged and what steps have been taken to boost productivity in lagging regions.

The Constitution of India establishes the Interstate Council under Article 263, serving as a vital platform for dialogue, cooperation, and dispute resolution between the Centre and States, thereby strengthening India's federal system. However, budget speeches over the years suggest that states' aspirations are often overlooked, and even when acknowledged, little is done to implement them.

Recently, state governments and opposition parties voiced concerns about the Centre's indifference to their aspirations, along with growing calls for greater transfers of funds to the states. The finance minister's current budget efforts focus on boosting revenue from various sources, with total revenue expected to be around Rs 35.3 lakh crore for this fiscal year. Out of this, Rs 28.7 lakh crore is derived from state-level taxes, including centrally administered taxes. Last year's revised revenue estimate was Rs 33 lakh crore, an increase of about Rs 2 lakh crore, but estimated expenditure rose by approximately Rs 4 lakh crore, reflecting questionable fiscal management.

Karnataka's GST contribution to the central pool ranks second among states, and the state sought funds for infrastructure development, which could have been met through allocations. States have requested significant funds from tax collections, but how the central government plans to implement these transfers remains unclear. Tamil Nadu Chief Minister MK Stalin proposed transferring 50% of the state's tax revenue, though this could affect central schemes and infrastructure projects, including defence.

Citizens should respect the Union Budget, and the finance minister's announcements should be followed carefully. Several projects, such as Bengaluru's infrastructure and the Upper Krishna and Bhadra irrigation projects, were announced or approved but lack funding. The government should prioritise fulfilling these commitments, especially since Karnataka is the largest contributor to the Centre. Infrastructure development remains a key focus for the central government, and it was expected that the FM would allocate funds for Karnataka's infrastructure projects.

PROF R S DESHPANDE,
Visiting Professor, ISEC

Agriculture is a key driver of the country's growth and development. The finance minister announced the Price Deficiency Payment Scheme in the budget, targeting 48 crops, including maize, soybean, mango, chilli, onion, tomato, turmeric and ginger. She emphasised the importance of diversifying farm produce, increasing productivity, raising farmers' incomes and opening new opportunities. Priority will be given to promoting high-value crops such as coconut, sandalwood, cocoa and cashew, particularly in coastal areas, to generate employment. These initiatives will directly benefit farmers cultivating these crops. Additionally, the budget allocates special teams for coconut and cocoa.

Karnataka's government requested funds to support a price and income stabilisation scheme and sought increased funding for the National Social Assistance Programme. The state has faced an estimated loss of Rs 9,000 crore due to GST slab revisions and is seeking compensation. It also urges the quick clearance of pending payments, which have delayed several development projects. Furthermore, Karnataka could have received a larger share of excise duty on tobacco, given its status as a major tobacco-producing and marketing state.

In the opening of her budget speech, the finance minister committed to making this a Yuva Shakti Budget. Karnataka, home to around 17 million youth aged 15 to 29, is a vital centre for MSME and IT sectors. This necessitates skilled manpower, which can be sourced from the state's youth. The port registers 7.38 lakh MSMEs, including 7 lakh micro-enterprises, around 27 lakh small enterprises, and 2,000 medium enterprises. The Finance Ministry plans to support MSMEs across six key areas: i) Expanding manufacturing in seven strategic and frontier sectors; ii) Revitalising legacy industrial sectors; iii) Creating "Champion MSMEs"; iv) Boosting infrastructure; v) Ensuring energy security and stability; and vi) Developing City Economic Regions. Properly implementing these promises, unlike previous budgets, will undoubtedly benefit Karnataka.

The finance minister has effectively managed budget preparation and kept the process engaging. However, the current central government has largely ignored the crucial institution known as the Interstate Council, established under Article 263 of the Indian Constitution. It would be very helpful if the Prime Minister's finance minister utilised this article to discuss the states' aspirations before finalising development programmes. This approach could significantly advance the goal of cooperative federalism in the country.

HIGHER EDU

GIRLS' HOSTEL IN EVERY DISTRICT WILL ENCOURAGE MANY TO TAKE UP STEM

The Budget announcement of establishing girls' hostels in higher education STEM institutions in every district will encourage rural girls to take up STEM after Class 10 and pre-university, say academicians. As per the budget, one girls' hostel will be established in every district through VGF/capital support, and will help them while working long hours at laboratory and other research studies.

URBAN GROWTH

CITY ECONOMIC REGION TO BOOST TIER 2, 3 CITIES, GET RS 5,000CR OVER 5 YRS

To strengthen urban growth, the Union Budget has proposed setting up seven City Economic Regions (CER) across India, with Bengaluru selected from Karnataka. Union Finance Minister Nirmala Sitharaman said cities are India's engines of growth, innovation and opportunities abd Tier 2 and 3 cities, which need modern infrastructure and basic amenities, would be granted an allocation of Rs 5,000 crore per CER over five years.

B'DESH IN SIGHTS

STATE'S GARMENT INDUSTRY HOPES TO CONQUER INTERNATIONAL MARKETS

The textile-sector announcements are expected to complement the recently concluded India-European Union Free Trade Agreement and significantly boost India's textile industry. India, the world's third-largest garment exporter, hopes to overtake Bangladesh with the new Budget announcements. The announcements will upgrade the textile skilling ecosystem, national fibre scheme, textile employment scheme and others.

STATE'S SHARE OF CENTRAL TAX UP, BUT MEASLY

₹15KCR BONANZA

DEVARAJ B HIREHALLI
@Bengaluru

EVEN as the ruling Congress dispensation in Karnataka has expressed dissatisfaction with the Union Budget for failing to announce any state-specific schemes or special grants for irrigation projects, the sole consolation has been the Budget's adoption of the 16th Finance Commission's recommendation.

As per the Budget, Karnataka's share in the Central tax pool has been increased to 4.13 per cent under the 16th Finance Commission, up from 3.64 per cent under the 15th Finance Commission. This enhancement of 0.49 percentage points is expected to add around Rs 12,000 crore to Rs 15,000 crore annually to the State's exchequer. The additional resources are likely to ease the fiscal burden, particularly as the State is committed to spending nearly Rs 59,000 crore every year on its five guarantee schemes.

Karnataka had earlier been allotted 4.7 per cent under the 14th Finance Commission, which was subsequently reduced to 3.64 per cent by the 15th Finance Commission. Chief Minister Siddaramaiah has asserted that even the revised 4.13 per cent allocation is inadequate, especially when compared to Uttar Pradesh, which will receive 17.619 per cent.

When the 16th Finance Commission delegation led by Arvind Panagariya visited Karnataka in August 2024, the State made what it termed an "impressive" presentation, claiming a cumulative loss of Rs 80,000 crore due to earlier devolution formulas. The State sought a revision of the criteria, advocating greater weightage to efficiency parameters over equity considerations.

As recommended by the Commission, States will continue to receive 41 per cent as their vertical share of tax devolution. In addition, Rs 1.4 lakh crore has been earmarked for States in FY 2026–27 for rural and urban local bodies and disaster management grants.

Among infrastructure announcements, the proposed high-speed rail corridors between Hyderabad–Bengaluru and Chennai–Bengaluru are expected to boost trade and services. However, Siddaramaiah's economic adviser and MLA Basavaraj Rayaraddi noted that a Mumbai–Bengaluru corridor would have provided a greater impetus to trade and commerce.

Sector-specific measures include the Coconut Promotion Scheme aimed at increasing production and productivity by replacing old and non-productive trees with new saplings and improved varieties. The scheme is expected to benefit districts such as Tumakuru, Hassan, Mandya, Chitradurga, Chikkamagaluru, Dakshina Kannada and Udupi. Another State-specific highlight is the announcement of turtle trails along key nesting sites in Karnataka's coastal regions.

BJP leaders B S Yediyurappa, R Ashoka, Chalavadi Narayanaswamy and others watch Finance Minister Nirmala Sitharaman present the Union Budget, at the BJP office in Bengaluru on Sunday | NAGARAJA GADEKAL

Visionary & balanced budget, say BJP leaders

OPPN TAKE

EXPRESS NEWS SERVICE
@ Bengaluru

SENIOR BJP leaders in the state termed the Union Budget as "people-centric, growth-oriented and forward-looking". They said the budget focuses on economic growth, job creation and inclusive development, ensuring the benefits reach all sections of society.

Leader of Opposition in the Assembly R Ashoka said the budget reflects a deep understanding of India's economic aspirations and social priorities. While agriculture has received special emphasis with targeted interventions aimed at enhancing farmers' income and rural prosperity, there is also a strong push to industrial growth, employment generation and enhanced support to MSMEs, he said.

"Overall, this budget serves as a comprehensive blueprint for economic resilience, social justice, and sustainable development. It strengthens India's position as one of the world's fastest-growing major economies and lays a strong foundation for long-term national progress," he added.

Leader of Opposition in the Council Chalavadi Narayanaswamy said in the past, removal of poverty was just a slogan. "Since our government came to power, it has been possible to improve the country's economy and eliminate poverty. The Central government has lifted 25 crore people above the poverty line. The budget focuses on youth empowerment and getting jobs," he said.

Former CM Basavaraj Bommai said it is a progressive, model budget which aims at building a developed India and taking the country towards becoming the world's third-largest economic power.

He said at a time when countries across the world are facing economic slowdown, India has continued its growth momentum, and Finance Minister Nirmala Sitharaman has presented a development-oriented budget that sustains this progress.

Chief Whip of the Opposition in the Legislative Council N Ravi Kumar said the budget has the potential to trigger a developmental revolution. He said the budget is historic and revolutionary because of sweeping tax reforms which will help the middle class and salaried class immensely.

Biopharma push will cement K'taka as key healthcare hub

CARE & RESEARCH

GAYATHRI M KURUP
@Bengaluru

THE Union Budget has placed biopharmaceutical development at the centre of India's healthcare strategy, with Karnataka set to benefit as a key hub for advanced care and research.

The Biopharma SHAKTI initiative, with a Rs 10,000 crore outlay over five years, aims to make India a global manufacturing hub for biologics and biosimilars. "With Bengaluru's vibrant industrial, clinical and academic ecosystem, the SHAKTI scheme will provide the much-needed impetus for discovery, validation and clinical trials to bring novel biosimilars to the masses democratising access to essential medicines for most Indians," said Deepak Saini, Professor, Biological Sciences, Indian Institute of Science.

The initiative seeks to strengthen domestic production with shift towards non-communicable diseases such as cancer, diabetes and autoimmune disorders. Experts highlighted the initiative's potential to reduce dependence on imported drugs, generate employment and help lower healthcare costs. "This is especially relevant given the growing burden of diabetes and other non-communicable diseases, which have now overtaken communicable diseases as leading causes of mortality," said Dr Sudarshan H Ballal, Chairman, Manipal Hospitals.

Industry leaders have welcomed the move, with Biocon's Kiran Mazumdar-Shaw stating that the initiative -- spanning manufacturing scale-up, global-grade regulation, new NIPER institutions, and a nationwide clinical trials network -- can firmly position India as a global biopharma manufacturing hub.

Long-flagging taxes on cancer drugs have prompted the Union Budget to exempt duties on 17 drugs and seven rare diseases for personal imports, said Dr Santosh K Devdas, HOD and Consultant, Medical Oncology and Hematology, Ramaiah Memorial Hospital. "Based on past experience, a reduction in drug prices could be seen within two to three months, as pharmaceutical companies typically pass on the benefits announced in the Budget."

He added that the measure would benefit not only cancer patients but also those suffering from rare and other non-communicable diseases.

The Budget announcement to promote India as a global medical value tourism destination, with the Centre supporting states to set up five regional medical tourism hubs through public-private partnerships, an initiative that could further strengthen Karnataka's position as a preferred destination for specialised medical care.

Dr Azad Moopen, Founder & Chairman, Aster DM Healthcare, said Bengaluru already attracts a large share of international patients, and this initiative will help us strengthen international-grade services while continuing to meet the healthcare needs of the local population.

WHAT'S IN STORE?

An office-goer watches the live telecast of the Union Budget, presented by Union Finance Minister NIrmala Sitharaman, in Bengaluru on Sunday | KEVIN NASHON

Give K'taka its due share, says Siddu

CONTINUED FROM PAGE 1

"STATES smaller than Karnataka, including Gujarat (3.755%), Andhra Pradesh (4.217%), Rajasthan (5.926%), Odisha (4.420%) and Andhra Pradesh (4.217%) have been treated better. We don't say don't give them, but give Karnataka its due share as it is ranked first in per capita income and attracting FDI, and second in GST collection," Siddaramaiah said.

On the two high-speed trains announced for the state -- Bengaluru-Hyderabad and Bengaluru-Chennai, he said they will not benefit Karnataka as their maximum stretch is not in Karnataka. "They should have announced new trains between Bengaluru, Mumbai and Mangaluru," he suggested. He said the grants allocated to rural and urban local bodies for five years are lesser compared to other states.

The CM said he will adopt the recommendations of the High-Power Committee on Redressal of Regional Imbalances to allocate Rs 43,000 crore to develop the most-backward taluks of north Karnataka in his upcoming budget. Mentioning that Bengaluru is one of India's largest economic engines and a major contributor to national revenues, Siddaramaiah said the city would need Rs 1.15 lakh crore over the next five years to sustain growth.

AGRICULTURE

GOOD NEWS FOR MALNAD, COAST WITH SUPPORT FOR HIGH-VALUE CROPS

The Union Budget on Sunday put a clear spotlight on high-value agriculture, announcing targeted support for coconut, cashew, cocoa and sandalwood -- crops that form the economic backbone of large parts of Coastal and Malnad Karnataka. Union Finance Minister Nirmala Sitharaman said the Centre would back high-value crops to diversify farm output, raise productivity, increase farmers' incomes and create new employment opportunities, particularly in Coastal regions. For Karnataka, the announcement is especially significant for districts such as Udupi, Dakshina Kannada, Kodagu, Uttara Kannada, Shivamogga, Chikkamagaluru, Tumakuru and Hassan where cashew, cocoa and coconut cultivation sustains thousands of small and marginal farmers. The Budget proposed a Coconut Promotion Scheme aimed at increasing production and productivity through multiple interventions. The Budget also announced a dedicated national programme for cashew and cocoa. The initiative aims to make India self-reliant in raw cashew and cocoa production and processing, enhance export competitiveness and transform Indian cashew and cocoa into premium global brands by 2030. Sitharaman said the Centre will partner with state governments to promote focused cultivation and post-harvest processing of sandalwood.

FISHERIES

BUDGET FOR BIG PLAYERS: FISHER FOLK DECRY LACK OF SUPPORT

Karnataka's fishing community has expressed deep disappointment over the Union Budget, saying that the Union government has failed to address the pressing issues faced by the fisheries sector. Fishers criticised the Budget for neglecting small-scale and traditional fishermen and for not allocating adequate funds to improve port and harbour infrastructure. Trawl Boat Fishermen Union president Chethan Bengre said making fish caught by Indian fishing vessels in the Exclusive Economic Zone (EEZ) or on the high seas duty-free would not benefit traditional fishermen. "We were hoping for substantial budgetary allocations to improve infrastructure at harbours and ports. There is nothing new in this Budget. Loan and financial assistance schemes through Fish Farmer Producer Organisations (FPOs) are already in place. We expected better roads connecting ports and harbours and solutions to hygiene and pollution-related issues. This Budget appears pro-corporate, favouring big players like Ambani and Adani," Bengre alleged. Echoing similar concerns, DK Mogaveera Samyuktha Sabha president Bharath Kumar Ullal said the sector urgently requires better amenities for anchoring fishing boats, relief from the heavy tax burden on fishing vessels and the removal of the Central road cess of an additional Rs 10 per litre on diesel.

The Union Budget 2026–27 places people at the heart of India's education journey by strengthening universities, expanding access to digital knowledge and preparing young learners for the future. Initiatives such as Creator Labs, five university townships and strengthened STEM learning through the provision of girls' hostels reflect a clear commitment to inclusive, skill-driven education. This vision mirrors REVA University's commitment to Educate to Enterprise, where students are empowered with knowledge, skills and entrepreneurial thinking to move confidently from education to employment — Dr P Shyama Raju, Chancellor, REVA University

The decision to establish five new medical hubs across India and integrate AYUSH centres into these through private sector participation will boost medical tourism and the Heal in India initiative. This positions medical tourism as a defining pillar of India's healthcare strategy in Budget 2026, reinforcing the country's reputation as a global destination for advanced and affordable treatment. India's healthcare success now depends on combining clinical excellence with strong emergency and support services. The proposal to establish trauma centres at district hospitals will enhance confidence in India's healthcare readiness — Dr Sharan Shivaraj Patil, Chairman, SPARSH Group of Hospitals

THE NEW INDIAN EXPRESS

DECODED UNION BUDGET 2026-27

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A bold Budget that combines growth with inclusion. The emphasis on skilling, sustained investments in research, science are timely

Sunil Bharti Mittal, Bharti Enterprises

The increase in capital expenditure to ₹12.2 lakh crore sends a strong signal of continuity in public investment-led growth.

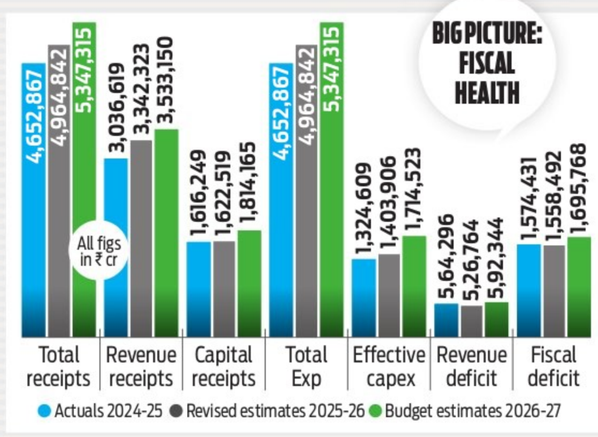
Chandrajit Banerjee, D-G, CII

The budget is very, very positive... The tax exemptions for foreign investments in data centres till 2047 provide long-term visibility

Amisha Vora, PL Capital

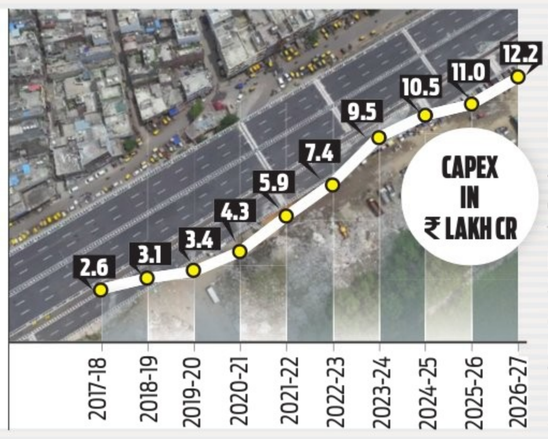
The New Income Tax Act & focused efforts on easing compliance are timely reforms that will enhance household confidence.

Mukundan Menon, MD, Voltas Ltd


BIG PICTURE: FISCAL HEALTH
All figs in ₹ cr
Total receipts: 4,652,867 4,964,842 5,347,315
Revenue receipts: 3,036,619 3,342,323 3,533,150
Capital receipts: 1,616,249 1,622,519 1,814,165
Total Exp: 4,652,867 4,964,842 5,347,315
Effective capex: 1,324,609 1,403,906 1,714,523
Revenue deficit: 5,64,296 5,26,764 5,92,344
Fiscal deficit: 1,574,431 1,558,492 1,695,768
Actuals 2024-25 Revised estimates 2025-26 Budget estimates 2026-27

PUBLIC FINANCE AT GLANCE

Steep increase in capex from ₹11.21L cr in current fiscal to ₹12.2L cr for the next



REV DEFICIT MAY RISE TO ₹5.92L CR

Revenue deficit is seen rising to ₹5.92 lakh crore in FY27 from ₹5.26 lakh crore in FY26, taking the total fiscal deficit to ₹16.95 lakh crore from ₹15.55 lakh crore.

REVENUE RECEIPTS SEEN AT ₹35.33L CR

Centre projected revenue receipts of ₹35.33 lakh crore for next fiscal.Net tax revenue is estimated at about ₹28.67 lakh crore.

MOSTLY REALISTIC

FISCAL VIEWPOINT: TICKED MANY OF EXPECTED BOXES

THE Union Budget for 2026-27 has ticked many of the expected boxes from a fiscal viewpoint. It has adhered to the fiscal deficit target for FY26 and pared it slightly for FY27. It has stuck to a declining debt-to-GDP trajectory, in line with the medium-term target.

The revenue assumptions are mostly realistic. With a lot of tax rationalisation having been undertaken in FY26, the focus appropriately switches to expenditure in FY27.

Firstly, the growth in revenue spending has been kept at a modest 6.6% in FY27 Budget estimates (BE), a slight step down from 7.4% in FY26 revised estimates (RE). Interest payments are set to rise by double-digits, which is not enthusing. On the other hand, subsidy outlay is declining by 3%, on account of fertilisers and fuel. Subsidies for food, fuel and fertiliser have had to be revised upwards in FY26 relative to the original budgeted targets. Global and domestic factors will influence whether the allocation for FY27 will turn out to be adequate.

Aditi Nayar
Chief Economist, Head-Research & Outreach, ICRA

The non-interest non-subsidy revenue expenditure growth is accelerating to 7.7% in FY27 from 3.0% in FY26 RE. As many as 50 Centrally Sponsored Schemes across states/UTs have been onboarded onto the SNA SPARSH (Single Nodal Agency - System for Payments and Reporting Across Sectors Holistically), which focuses on enabling "Just-in-time" fund flow from the Consolidated Fund of India and Consolidated Funds of states for various schemes. This may be one of the key factors contributing to the relatively sedate growth of non-interest non-subsidy revenue expenditure in FY26, and helping the GoI to demonstrate fiscal consolidation.

Contrastingly, one of the areas in which revenue expenditure is accelerating in FY27 is the grants in aid for capital assets, which are jumping by 60% to ₹4.9 trillion from ₹3.1 trillion in FY26. This is complimenting the double-digit growth seen in the Centre's capex, allowing for a better quality of expenditure, notwithstanding the continued rise in interest expenditure.

Overall, the fiscal deficit is being compressed somewhat to 4.3% of GDP in FY27 from 4.4% of GDP in FY26. On the borrowings front, the GoI has assumed its net market issuances at 69.2% of the fiscal deficit of ₹17.0 trillion in FY27, lower than the 72.7% in FY26 RE and an average of 72.5% seen during FY2024-25. This amounts to net market borrowings of ₹11.7 trillion, which is only 3.6% higher on a YoY basis. However, owing to a considerable pick-up in redemptions, gross market borrowings (GMB) are pegged to expand quite sharply to Rs. 17.2 trillion in FY27 from ₹14.6 trillion in FY26. This is higher than market expectations and is likely to put further upward pressure on G-sec yields, which remain stubbornly elevated despite 125 bps of policy rate cuts and a plethora of liquidity measures from the Central Bank.

F&O STT hike a conscious decision: FM

POLICY

PUSHPITA DEY @New Delhi

AS changes in the Securities Transaction Tax (STT) on Sunday roiled the markets, the government described the move as a conscious step to discourage speculative trading.

"There has not been any other change in STT except the ones relating to speculation, which is highly risky. We often receive messages that people without adequate savings are incurring heavy losses due to such speculation," Finance minister Nirmala Sitharaman said during the post-Budget media briefing.One of the most notable changes relates to STT on futures and options (F&O) trading. The Budget raised STT on futures contracts to 0.05% from 0.02% and on options to 0.15% from 0.10%. As per the ministry, the move is aimed at curbing speculative activity in the derivatives market.

Apart from STT, key direct tax announcements include changes to buyback tax regulations and a six-month foreign asset disclosure scheme for small taxpayers like students, young professionals, tech employees and relocated NRIs.

While the Budget introduced selective changes in direct taxes, a broader overhaul was undertaken in the Customs duty structure to support trade and domestic manufacturing.

Tariff rates have been reduced on a range of imported goods spanning marine, leather and textile products, pharmaceuticals, and personal-use items. The objective is to rationalise Customs duties and lower input costs for manufacturers and exporters.

"Most of these changes are meant to enhance manufacturing, value addition, or reduce costs for exporters who rely on imported inputs. The idea is to increase manufacturing volumes and trade, which will generate more revenue than relying on higher tax rates," said revenue secretary Arvind Shrivastava.

In another measure favouring manufacturing, the Budget clarified that foreign companies can provide machinery to their Indian contract manufacturers for up to five years without triggering tax exposure. Mere ownership of manufacturing equipment by a foreign entity will not be treated as a taxable transaction. "The toll manufacturing exemption has been provided for companies supplying capital goods. There will be no sale or lease involved, and this will operate within a Customs-bonded zone," the Revenue Secretary said.

Though the Budget speech did not dwell on disinvestment, the finance minister later clarified that the government would proceed with proposals that have already received Cabinet approval. The Budget pegged disinvestment and asset monetisation receipts at ₹80,000 crore under miscellaneous capital receipts.

Tariff rates reduced on range of imported goods

Tariff rates have been reduced on a range of imported goods spanning marine, leather and textile products, pharmaceuticals, and personal-use items.

MACRO

Ambitious disinvestment target

Asset monetisation: Govt has set disinvestment target of ₹80,000 cr under miscellaneous capital receipts for 2026-27

Sharp rise: Budgeted target is a sharp increase from the revised estimate of ₹34,000 crore for the current fiscal

Capital receipts: Govt budgeted ₹47,000 crore from miscellaneous capital receipts in FY26, but collections failed to meet the projected number

Capital raised: In the ongoing financial year, a large chunk of capital has been raised through stake sales via offers for sale, including divestment in Mazagon Dock Shipbuilders

Customs duty cuts won't hurt local industry: Govt

INDUSTRY

PUSHPITA DEY @New Delhi

THE reduction in Customs duty is unlikely to hit any domestic manufacturer, said finance ministry on Sunday.

However, in case there is any challenge arising due to excessive import of the items, taking anti-dumping measures accordingly would be an option, Piyush Goyal told TNIE.

"We are looking at only those sectors where we need to have our production capabilities improved and raw materials shouldn't be a constraint on those items which are necessary for us. So it is a very calibrated way in which we have done it," said finance minister Nirmala Sitharaman during the post-Budget media interaction while commenting on the challenges of dumping arising due to Custom duty relaxation.

Budget proposed exemptions on Customs duty across sectors, including critical minerals, nuclear energy, battery, electronics, defence, etc.

It also proposes a 50% tariff reduction for personal goods-with an aim to rationalize customs duties, potentially saving consumers significant amounts on imported items. However, with reduced customs duty also arises the challenged of dumping.

To this, Commerce and Industry minister Goyal said, "It will depend on case to case. If there is a dumping or there is a surge in imports at prices below cost, then anti-dumping duty application can be entertained. It goes through a quasi-judicial process. And if it is justified, we will take appropriate measures."

States to get ₹1.4 lakh cr in next fiscal

DEVOLUTION

ENS ECONOMIC BUREAU @New Delhi

FINANCE minister Nirmala Sitharaman, presenting the 16th Finance Commission report that determines tax revenue devolution between the Centre and the states for the fiscals 2026 to 2031 in the Lok Sabha, said the states would get ₹1.4 lakh crore in the next fiscal as part of tax devolution.

The commission report was laid before the House before she presented the ninth consecutive the Budget on Sunday.

The minister said the government has accepted its recommendation of 41% devolution to the states. ₹1.4 lakh crore has been assigned to states as the Finance Commission grants for FY27. The 16th FC's recommendations would apply for a period of five years beginning on April 1, 2026. The Finance Commission, a Constitutional body, provides the formula for this distribution of taxes and levies between the Centre and the states. Cesses and surcharges levied by the Centre are not part of the divisible pool.

The report was submitted by the commission, headed by former vice-chairman of Niti Aayog Arvind Panagariya, to the President Droupadi Murmu on November 17, 2025. The Commission was set up on December 31, 2023.

Led by Panagariya, the Finance Commission members included retired bureaucrat Annie George Mathew, economist Manoj Panda, SBI group chief economic advisor Soumya Kanti Ghosh, and RBI deputy governor T Rabi Sankar, and secretary to the Finance Commission Ritvik Pandey.

Govt will borrow ₹17.2L cr, fiscal deficit target at 4.3%

OUTLOOK

BENN KOCHUVEEDAN @Mumbai

PUTTING fiscal consolidation onto a slow lane, targeting only a 10 bps reduction from the current year to 4.3% of GDP, finance minister Nirmala Sitharaman on Sunday in Union Budget pushed for more market borrowings at ₹17.2 lakh crore as she increased the capital expenditure allocation to ₹12.21 lakh crore for the next fiscal. The market borrowing was ₹14.82 lakh crore budgeted for the previous fiscal year.

The Budget 2026-27 also presented a sober outlook on the nominal GDP growth of 10.1%, marginally higher than 8% in FY26.

The steep increase in capex from ₹11.21 lakh crore in the current fiscal to ₹12.2 lakh crore for the next underscores the government's continued emphasis on public investment as a key lever to support growth at a time when private capex remains uneven.

The higher borrowing to the tune of ₹2.5 lakh crore was owing to ₹5.5 lakh crore worth of government bonds are due for redemption next fiscal.

"To finance the fiscal deficit of 4.3% of GDP, the net market borrowings from dated securities are estimated at ₹11.7 lakh crore. The balance financing is expected to come from small savings and other sources," the FM said in the Budget speech.

The Budget has proposed non-debt receipts and the total expenditure at ₹36.5 lakh crore and ₹53.5 lakh crore, respectively, while the Centre's net tax receipts are estimated at ₹28.7 lakh crore. The government has projected revenue receipts of about ₹35.33 lakh crore for the next financial year, of which net tax revenue is estimated at about ₹28.67 lakh crore and non-tax revenue of ₹6.66 lakh crore, most of which is expected to come from dividends from the Reserve Bank and the companies it owns like banks as the Budget is not ambitious on divestment income.

Of the total receipts of ₹35.33 lakh crore, capital receipts are projected at ₹18.14 lakh crore, taking the total receipts to ₹53.47 lakh crore, up from ₹49.64 lakh crore. Of the total expenditure, revenue expenditure is projected at ₹41.25 lakh crore and capital expenditure is seen at ₹12.21 lakh crore.

Of this, effective capital expenditure is steeply up from ₹14.04 lakh crore in FY26 to ₹17.14 lakh crore next fiscal, leading to 10% rise in the interest burden. Revenue deficit is seen rising to ₹5.92 lakh crore from ₹5.26 lakh crore in FY26, taking the total fiscal deficit to ₹16.95 lakk crore from ₹15.55 lakh crore, of which primary deficit is ₹2.91 lakh crore from ₹2.84 lakh crore.

Stating that one of the "main operational instruments for debt targeting is the fiscal deficit," Sitharaman said, "I am happy to inform this august House that I have fulfilled my commitment made in FY22 to reduce fiscal deficit below 4.55 of GDP by FY26. In the revised estimate for FY26, the fiscal deficit has been estimated at par with the budget estimate of FY26 at 4.4%. "In line with the new fiscal prudence path of debt consolidation, the fiscal deficit is estimated to be 4.3% of GDP for the next fiscal," she said.

Interest payments to exceed capex

In absolute terms, interest payments continue to exceed capex, 60% expansion in grants in aid for creation of capital assets

CAPEX UP 9% AT 12.2L CR, EXPERTS SAY EXECUTION A CHALLENGE

CAPITAL OUTLAY

ARSHAD KHAN @New Delhi

THE Union Budget has pegged capex at ₹12.2 lakh crore for 2026-27, up from ₹11 lakh crore announced for 2025–26. The allocation represents 9% rise over last year's budgeted outlay.

Capex grew at a marginal pace in 2025-26, after growing by 10.5% in 2024-25, 28.3% in 2023-24, 25.4% growth in 2022-23 and 37% in 2021-22.

Capex as a share of GDP remains unchanged at 3.1% for both 2025–26 and 2026–27. As per the first advance estimates, real GDP is estimated to grow by 7.4% in 2025-26, with nominal GDP growth at 8%. Finance minister Nirmala Sitharaman said the higher allocation was aimed at sustaining momentum in infrastructure creation and supporting growth.

"Public capex has increased manifold from ₹2 lakh crore in 2014-15 to ₹11.2 lakh crore in 2025-26. In this coming year, that is, 2026-27, I propose to increase it to 12.2 lakh crore," she said.

She said the government would continue to focus on infrastructure creation in cities with populations of over five lakh, including tier-2 and tier-3 cities that have expanded into key growth centres. The minister proposed an allocation of ₹5,000 crore per City Economic Regions (CER) over 5 years for implementation.

Sandeep Upadhyay, MD, Infrastructure Advisory at Centrum Capital, said while the 2026 Budget positions infrastructure as the engine for India's next growth chapter, key challenges which may still need to be addressed include execution risks such as stalled projects, necessitate better capex efficiency and state-level coordination.

TAX

TAX COLLECTION TARGET FALLS SHORT BY ₹2 LAKH CRORE

The central government fell short of the gross tax collection target for FY26 by ₹2 lakh crore. Against the target of ₹42.7 lakh crore for FY2025-26, the government could collect only ₹40.7 lakh crore. The drop was mainly on account of lower than expected collection in the personal income tax and Central goods and services tax (GST) during the year. For FY 27, the government has fixed the gross tax collection target of ₹44 lakh crore.

GST

GST COLLECTION HITS 3-MONTH HIGH AT ₹1.83 LAKH CRORE

GROSS GST collections grew by 6.25% to a three-month high of ₹1.93 lakh crore in January 2026. Refunds fell 3.1% to ₹22,665 crore, leading to net goods and services tax (GST) revenues growing 7.6% to about ₹1.71 lakh crore in January. Gross tax collections from domestic transactions grew 4.8% to ₹1.41 lakh crore, while import revenues were up 10.1% to ₹52,253 crore in January. GST rates on about 375 items were slashed, making goods cheaper, effective September 2025.

SME

CENTRE PROPOSES ₹10,000 CRORE SME GROWTH FUND

FINANCE minister Nirmala Sitharaman announced ₹10,000 crore SME Growth Fund in Budget 2026-27 to support small and medium enterprises (SMEs) and enhance their competitiveness and resilience. Additionally, ₹2,000 crore will be added to the Self-Reliant India Fund to assist micro enterprises.To offer liquidity support, the FM said that with TReDS, more than ₹7 lakh crore has been made available to Micro, Small, and Medium Enterprises (MSMEs).

MANUFACTURING

GOVT PROPOSES ₹10K CR SCHEME TO BOOST CONTAINER MFG

SITHARAMAN proposed a scheme for container manufacturing, with a budgetary allocation of ₹10,000 crore over five years to create a globally competitive container manufacturing ecosystem. Currently, China dominates the container manufacturing ecosystem and there is a massive shortage of containers to meet the demand. She said container manufacturing is among seven strategic sectors identified by the government to scale up manufacturing.

EDITORIAL

A budget tells us what we can't afford, but it doesn't keep us from buying it — William Feather

INDIAN EXPRESS IS NOT AN INDUSTRY. IT IS A MISSION.

— Ramnath Goenka

BUDGET 2026 BACKS SELF-RELIANCE WITH CAUTION & GROWTH

AT its core, the Union Budget 2026 is about building strategic autonomy. The continued emphasis on infrastructure will lift national output, but the parallel push to strengthen domestic manufacturing is equally vital, as it reduces import dependence and enhances self-sufficiency in an uncertain global order. Capital expenditure has been a defining feature of recent budgets, yet the renewed focus on sectors such as semiconductors, rare earths, biopharma, chemicals, and advanced materials indicates the government's intent to shield the economy from geopolitical risks. This approach gains relevance in light of the Economic Survey's warning that emerging markets could face future shortages of base metals, crude oil and pharmaceutical inputs, all areas where India remains heavily import-reliant. The budget, therefore, rightly prioritises building domestic capacity to withstand supply-chain shocks and the weaponisation of trade. If roads, railways and ports create assets, jobs and incomes, then investments in capital goods, textiles, sports equipment, precision manufacturing and allied industries will add industrial depth and keep the growth engine running smoothly.

On budget math, Finance Minister Nirmala Sitharaman remained conservative about the fiscal deficit, gross borrowings, expenditure, and taxes. For FY27, the fiscal deficit target has been set at 4.3 percent, marginally lower than the 4.4 percent projected for FY26, with a sharper focus on reducing the overall debt burden. The debt-to-GDP ratio is expected to ease to 55.6 percent from 56.1 percent a year earlier. Total expenditure is budgeted to rise by a modest 7.7 percent to ₹53 lakh crore. While most of the projections seem credible, there is caution writ large. A 10 percent rise in capital expenditure seems achievable, but overall revenue, capital receipts and tax collections are projected to grow at roughly seven percent, a cautious assumption that could eventually prove understated. Defence allocations were enhanced, but spending on health, education and rural development saw limited expansion. Overall, the budget reflects a clear preference for prudence over populism, efficiency over excess. The moral calculus may invite debate, but the fiscal arithmetic remains internally consistent.

Markets, however, reacted adversely. Sunday witnessed the worst budget-day stock market performance on record, with the Sensex and Nifty plunging over 2,000 points and 600 points, respectively. The immediate trigger was the hike in Securities Transaction Tax on futures and options, justified by the government as a step to curb excessive speculation that has inflicted heavy losses on retail investors. Disappointment was compounded by the absence of clarity on long- and short-term capital gains taxes, as well as changes to taxation on Sovereign Gold Bond redemptions. However, markets are not the economy, and budgets need not be market-centric. The country needs foreign capital, but perhaps the government believes it can attract and retain capital by building strong economic fundamentals. Lastly, the wait for the salaried middle class grew longer as Sitharaman's tax sops were limited to reductions in TCS and TDS. Still, the forthcoming Income Tax Bill promises simpler laws and fewer compliance requirements for taxpayers. For the world, though, Budget 2026 signals stability and strategic long-term growth.

NEW CPI CUTS WEIGHT OF FOOD, MAYBE TOO MUCH

FOOD, a major component in the basket of commodities and services used to calculate the Consumer Price Index (CPI), is set to become significantly lighter as the ministry of statistics revamps the methodology for measuring consumer inflation. Based on the recommendations of an expert committee, the weight of food has been reduced to 37 percent from 46 percent earlier. This shift comes despite the reality that, in a developing country like India, a large share of household income is still spent on food. The expert group has argued, however, that consumption patterns have changed substantially since 2011-12, which remains the base year for the existing CPI series. Under the revised base year of 2023-24, housing, water, electricity, and gas will together account for nearly 19 percent of the index, up from about 10 percent earlier.

The revised methodology draws on more recent household consumption expenditure surveys. These indicate that rural households now spend about 47 percent of their total expenditure on food, a decline of three percentage points, while urban households spend around 40 percent, compared to 43 percent in the earlier series. Policymakers have also highlighted that food prices are especially vulnerable to weather shocks and supply disruptions, leading to sharp fluctuations. When food constituted almost half of the consumer basket, such volatility tended to exaggerate swings in the headline inflation rate.

There is merit in acknowledging that the exercise aims to modernise the CPI and align it with rising incomes and evolving lifestyles. The new series will, for the first time, capture spending on e-commerce platforms, OTT media consumption and internet services. It will also factor in house rent paid by rural households, which was previously excluded. In addition, the expansion of the survey sample size is intended to improve the statistical robustness and scientific rigour of inflation measurement.

Nevertheless, serious concerns remain about whether such a steep reduction in the weight of food and beverages risks obscuring the lived experience of inflation for a large section of the population. Food and fuel prices have been persistently volatile, even when prices of other goods have remained relatively stable. Despite gradual income growth, most working-class households continue to devote a substantial portion of their earnings to food and survival needs. Official surveys show that between 2011-12 and 2023-24, the share of food expenditure for rural households declined by only six percentage points, from 54 percent to 47 percent. Yet the proposed CPI weight for food and beverages is being cut by nearly nine points to about 36 percent. In the current geopolitical turmoil, some commodities, such as food and fuel, are bound to be volatile. It is fair that the CPI reflects this. A review is necessary to ensure the consumer index is as close to reality as possible.

Caution & incrementalism define the FM's ninth outing: many nudges, steady borrowing limits, infra push, sectoral incentives, muted investor cheer, and unanswered questions on currency and capital flows

FILL THE GAPS BUDGET, NO BIG BANG HERE

SHANKKAR AIYAR

Author of *The Gated Republic*, *Aadhaar: A Biometric History of India's 12 Digit Revolution*, and *Accidental India*

THE THIRD EYE

MANDAR PARDIKAR

THE producers of castor oil cake must be pleased. No. It is not the kind which might help futures and options players. Units located in special economic zones—which produce castor cakes from indigenous seeds on indigenous machinery—are exempted from customs duty if the output is used in the domestic market. The exemption enables the viability of export units and expands the availability of fertilisers in the domestic market for producers. Budget 2026 is defined by a plethora of such surgical steps.

Union finance minister Nirmala Sitharaman's ninth essay has landed between hype and hope. The budget has quelled the chorus of hype, the serenade of brass band balladeers calling for a 1991 moment. It has also cheesed off stock market punters who hoped for booster shots, and the hike in security transaction tax has worsened the business model of the get-poor-quickly motley crowd of futures and options traders.

The fact is that the government, in 2025, created the impulse for consumption demand—the recast of the income tax in February, followed by the recalibration of GST rates in October. The question in the run-up to the budget was how the government would address the persistent slide of the rupee *vis-a-vis* the US dollar, how it could stop the sell-off by foreign portfolio investors and the tepid state of foreign direct investment.

Nothing clarifies strategy like a crisis, and given the history of crisis-led transformation, the expectation was for big-bang steps. Budget 2026 has chosen to play it safe, eschewing the let's-do-something itch that afflicts governments. It has stuck to its tested thesis and a fiscally prudent path. The budget aims to limit the gap between government income and expenditure to 4.3 percent of GDP, implying gross government borrowing of around ₹17 lakh crore. The government will spend over ₹3,800 crore every day or ₹160 crore every hour on interest payments.

The basic approach of the government over the past five years—in the face of reluctant private investment—has been to maintain momentum of growth by topping up the spend on physical infrastructure—the allocation for the year has been upped from ₹11.2 lakh crore to ₹12.2 lakh crore and allocation for defence modernisation has been ramped up to around ₹2.5 lakh crore. Seven new high-speed rail corridors—allocations and timelines for which are yet to be revealed—could enable connectivity and boost growth. There is also a not-so-clear idea of city clusters as economic regions with an allocation of ₹5,000 crore for five years. The question is: Can the government avoid what happened to the smart city programme?

The budget reflects an attempt to backstop economic growth and investment with interventions. Fish caught by an Indian vessel in the exclusive economic zone on the high seas, when landed in a foreign port, will be treated as an export. The time period for exporting the final product has been extended from the existing six months to one year for exporters of leather or textile garments. The entire value of biogas used in blended CNG is exempt from excise. Limits for duty-free imports of specified inputs used for processing seafood for export are hiked. Basic customs duty on specified parts used in making microwave ovens is being exempted to deepen value addition.

It has chosen to address the cogs of growth by unveiling a glut of schemes—each targeting an arthroscopic approach, dealing with the specificity of a nudge rather than mega-ton propulsion. It has sought to tap into the gold rush of data centres by offering a tax holiday until 2047 to any foreign company that provides cloud services to global customers using data centres in India. It creates a new fund of ₹10,000 crore for five years to boost biopharma manufacturing.

Given the global race for rare earths, the budget proposes to support the mineral-rich states of Odisha, Kerala, Andhra Pradesh, and Tamil Nadu in establishing dedicated rare earth corridors to promote mining, processing, research and manufacturing. To promote the manufacture of chemicals, the budget moots supporting states in establishing three dedicated chemical parks via a plug-and-play model. The outlay for electronics component manufacturing increased to ₹40,000 crore and ₹10,000 crore for container manufacturing.

It is not that the schemes do not merit attention. The scheme for promoting India as a hub for assistive devices for the ageing and the ailing has potential across advanced economies if it passes the quality test. A scheme to promote adoption of carbon capture utilisation and storage—important following the India-EU trade deal and for the sustainability story—has an outlay of ₹20,000 crore. There is a scheme for textile parks to promote sports goods exports, and an institute to take khadi global.

With nearly half the workforce dependent on agriculture, the government is challenged in delivering on the promise of boosting farm incomes. The idea of AI-enabled Agri Stack portals for improving farm productivity is promising. That said, the track record of ideas translating into outcomes is rather poor—the fate of the urban challenge fund and the research and development fund is yet unknown. Last budget, a mission for manufacturing was announced. This year, too, there are new committees—one for banking in Viksit Bharat, one called education to employment and enterprise and income disclosure standards.

On the face of it, the budget does not address the issue of rupee depreciation, foreign institutional investor outflows and reluctant private capital formation. The global uncertainties and the discontents do not find explicit mention, but the angst is palpable. Indeed the expectation is that on Monday, when the world markets open, there could be a further slide in the indices and the rupee and a shakeout in gold and silver prices.

The problem with Budget 2026 is not that it lacks ideas and interventions. The problem is they are lost in the fog of minutiae. Redemption could be through an FAQ and/or town halls. More critically, the government could present an action-taken report at the half-year mark to assuage folks at home and investors in India from other geographies. The government may also consider updating the many funds launched in the past five years—let's call it the 'shagun report', since these are all interventions—and a report on the report by the many committees and commissions.

(Views are personal)
(shankkar.aiyar@gmail.com)

THE KING'S PORTION

RENUKA NARAYANAN

FAITHLINE

AROUND the fourth century BCE, Chanakya, in his treatise on governance, the *Arthashastra* notably said, '*Praja sukhe sukham rajya, prajanam tu hite hitam*', meaning, "In the happiness of his subjects lies the king's happiness, in their welfare his welfare". Accordingly, he advocated the 'Honeybee Principle of Fairness', that taxes should be extracted with as little pain as possible to the subjects, similar to how a bee collects nectar from flowers without hurting them to make honey for the collective welfare of the hive.

From what I could gather, Chanakya advocated some very modern points on taxation. For one, I read that he favoured a system based on the capacity to pay, similar to modern progressive taxation. He wanted taxes collected at set times with clear rates to avoid confusion or extortion. Nor, said he, should taxes stifle economic incentives. He suggested tax holidays for low-income farmers and exemptions for at least two years for new land brought under cultivation.

While recommending that taxes should be fair, he also recognised the need for a strong treasury. Since ancient times, one-sixth of produce or income has been considered a fair and standard rate for *bhaga*, 'the king's share' or the state treasury.

You find this rate mentioned in the *Markandeya Purana*, too, said to date back to 250 CE, in a story about King Uttama. A man's wife has been spirited away overnight, and he comes to the king to have her found and rescued. But the king says, "You have no precise information about who took her away and where. Why should I exert myself fruitlessly by chasing in all directions?"

To which the man says pointedly in front of the assembled court, "O Lord of the Earth, you take a sixth of our produce as your due, and we expect justice from you."

Abashed, the king gets up a stout hunting party and succeeds in finding the man's wife.

Besides recommending a fair and doable general rate of taxation, Chanakya also advocated higher taxes on luxury items and lower taxes on essential goods. This seems such a contemporary notion that it was very interesting to read that it was advised as far back as the Mauryan Empire in India.

Chanakya had morally upright views on how the state should use revenue. He said that revenue should not be wasted but used for the development of the state and the good of the people. So, no vanity projects like extravagant personal memorials for rulers. Instead, revenue should be spent on infrastructure, defence and public welfare. He pointed out that not heavy taxation but a prosperous economy would fill the treasury, as a growing economy would naturally increase its tax base. He recommended strict vigilance over tax collectors to prevent corruption. He also warned against excessive taxes that would lead to avoidance and evasion or undermine people's economic motivation.

X.COM

> Trade protectionism and good governance aren't new to India's rich history of administrative principles. Besides recommending a fair and practical taxation rate, Chanakya advocated higher taxes on luxury items and lower taxes on essential goods among other equitable, contemporary notions

He concluded that a ruler should not collect taxes from those unable to pay, and that the state must commit, as a principle of good governance, to protect the property and livelihoods of its citizens.

The exemplary King Vikramaditya, generally dated to 57 BCE, apparently followed the standard tax of one-sixth of the produce. So, it seems, did the Gupta Empire from the early fourth to the mid-sixth centuries CE.

Inscriptions on temple walls and copper plates circa 850-1279 CE documented Chola tax records, including *Kadamai* (land tax, usually one-sixth of produce, which word now means 'duty' in everyday speech), *Manradi* (house tax), *Sungam* (tolls, called *Chungi* in the North) and *Sulka* (market taxes, *Mandi shulk* in the North).

Adi Shankara, in the eighth century, saw money as Goddess Lakshmi, as divine energy to be used for good deeds. He advised only against greed and miserliness, urging a life of moderate consumption and charity to the needy to maintain social balance. Legendary philanthropists who gave open-handedly, sometimes at self-harming cost, are culturally celebrated as *daanveer*, the 'great givers', like Raja Harishchandra, King Janaka, Shibi Raja and Karna. A householder in the old days was expected to keep a share of his income for religious duties, including charity, a share to feed guests and travellers (*atithi devo bhava*), a share to fulfil his role in larger family events, a share to support his own family, and a share to pay his taxes. This all-bases-covered plan drew from Purushartha, the four goals of life—Kama, Artha, Dharma and Moksha. Love, livelihood, right conduct, and liberation from the cycle of birth and death.

But why not go all the way back to the OG or 'original gangster', the popular social media compliment for a trailblazer, a respected, authentic trend-setter? To the person pre-dating Chanakya and all others? In the *Mahabharata*, it is Veda Vyasa himself who has Grandsire Bhishma, as he awaits death, advise Yudhishthira on how to govern well. Among other things, Bhishma says that taxation should be limited to the optimal rate of one-sixth of a person's income. Taxes should be collected without hurting people, like how bees gather nectar without destroying the flower. Taxes should be increased gradually, not abruptly, and in tune with the needs of the times. The state must protect tax-paying traders and agriculturalists, who are essential to the economy. Officials should be held strictly accountable. Bhishma emphasises that 'over-taxation is counterproductive, like milking a cow too much, which kills the source of revenue', that the purpose of collecting revenue is to use it for public welfare, defence and maintaining Dharma. Budget thoughts, anyone?

(Views are personal)
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MAILBAG

WRITE TO: letters@newindianexpress.com

Error-free Census

Ref: *For consistency and calculated risks* (Feb 1). The underestimation of India's official urbanisation figure per the 2011 Census when compared with the functional- and satellite-based measure in 2015 calls for serious attention by the government. Even the slightest of deviations can be critical in the context of planning for the 2027 Census.
N Rama Rao, email

Fearless Tully

Ref: *Art of winning friends & informing people* (Feb 1). Mark Tully's legacy reminds us that true journalism lies in courageous integrity, not affiliations. His life proves that one can critique power and still earn deepest respect. In today's polarised climate, his fearless yet empathetic reporting is a vital blueprint for truth-telling that builds bridges, not just broadcasts.
K Chidanand Kumar, Bengaluru

Identity weaponised

Ref: *An unfounded backlash to UGC rules* (Jan 31). The guidelines have once again exposed that instead of reasoned discussion on policy and academic freedom, we get to witness the weaponisation of identity to spread hostility. A society that prioritises hatred over dialogue cannot progress.
Deepak Kumar Chaurasia, Jalandhar

NDA's duplicity

Ref: *Sunetra dy CM, Sharad Pawar sore* (Feb 1). The eyebrow-raising rapidity of Sunetra Pawar's induction to fit into her husband's shoes fuels suspicion. Besides, how will the NDA now justify the move after deploring and decrying dynastic rule of the Gandhis and Stalins round the clock.
Manoharan Muthuswamy, Chennai

Disaster bells

Ref: *The disaster diary* (*The New Sunday Express Magazine*) (Feb 1). The article made a realistic, yet frightening report card of many places in India on the verge of environmental disaster. Unregulated construction activities remain the common factor. Will anybody bell the cat before it is too late?
George Jacob, Kochi

Retrospective Samson

Ref: *Ishan roars, Sanju quiet* (Feb 1). Samson's repeated T20 failures against New Zealand cast a doubt on his technique and attitude as an opener and before the World Cup. Hope he goes back to the basics and we get to witness his mercurial talent in full bloom in the T20 format.
Devadas V, Kannur

THE NEW INDIAN EXPRESS

Chairman of the Board: **Manoj Kumar Sonthalia** Editor: **Santwana Bhattacharya**

Published by **N Gopalan** on behalf of Express Publications (Madurai) Private Limited, at No. 1, Queen's Road, Bengaluru - 560 001 and printed by him at Express Press, Plot No. 2A, Bommasandra Industrial Area, 4th Phase, Survey No. 46, Part Yarandahalli Village, Jigani Hobli, Anekal Taluk. Bengaluru - 560 099. **Bengaluru.** Vol. 62, No. 28 RNI Reg. No. 3457/1960. Phone: 080-22866893. **Copyright:** Express Publications (Madurai) Private Limited. All rights reserved. Reproduction in any manner, electronic or otherwise, in whole or in part, without prior written permission is prohibited.

THE NEW INDIAN EXPRESS

DECODED UNION BUDGET 2026-27

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This is Budget for future ready India. It lays the foundation stone of 'Viksit Bharat 2047', inspires people to work with dedication

Piyush Goyal, Union Minister

The Modi Govt has run out of ideas. Budget 2026 does not provide a single solution to India's economic, social, and political challenges

Mallikarjun Kharge, Cong prez

A historic budget of ₹2.78 lakh crore for railways. This budget will accelerate the works for railway safety, modernisation, and passenger amenities

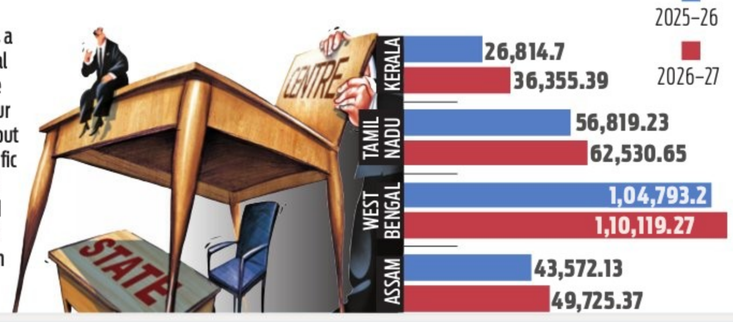
Ashwini Vaishnav, Union Minister

The Union Budget 2026 calls for a new hashtag: #Invisible Kerala! The Centre ignores us, and the State proposes paper projects it cannot afford.

Shashi Tharoor, Congress leader

DEVOLUTION OF FUNDS FROM CENTRE TO POLL-BOUND STATES

There is a marginal increase in all four states, but no specific scheme received a grand mention



AID TO NEIGHBOURHOOD

	2024–25	2025–26 (RE)	2026–27
Bhutan	2,485	1,950	2,289
Nepal	702	830	800
Maldives	480	625	550
Mauritius	580	824	550
Sri Lanka	317	300	400
Myanmar	411	200	300
Chabahar Port	400	400	Not given
All countries	5,973	5,785	5,686

All figures in ₹ crore

GRAPHICS TEXT: VISMAY BASU

STATES GET A HIKE OF ₹2.84 LAKH CR

Finance minister has proposed transfer to states and UTs to the tune of ₹26,20,769 cr, which is an increase of ₹2,84,625 cr from the RE of 2025–26

MEA GIVEN ₹22K CR FOR 2026–27

Ministry of External Affairs has been allocated ₹22,118 cr for 2026–27, as against the revised estimate of ₹21,742 cr in the current year

NEW DIRECTION

INDIA'S TOURISM NARRATIVE ALL SET TO BE REDEFINED

WITH her ninth consecutive budget, Finance Minister Nirmala Sitharaman has adopted a pragmatic and fiscally prudent approach to navigating an uncertain, unpredictable, and unorthodox or U3 world. Budget 2026 reflects a long-term strategy aimed at strengthening India's economic resilience, deepening self-reliance, and propelling India into the next phase of its industrial-growth trajectory.

The Budget places tourism and culture at the centre of economic growth. Tourism has the rare ability to turn heritage, culture and nature into broad-based prosperity, igniting local economies while generating employment at a scale few sectors can match. In a boost to heritage tourism, the Budget proposes development of 15 archaeological sites into vibrant, experience-led cultural destinations. Globally recognised locations such as Sarnath, Hastinapur, and Lothal will be reimagined through enhanced visitor amenities, interpretation centres, curated walkways, and storytelling platforms. Beyond preserving history, this initiative is expected to create meaningful local employment opportunities for artisans, historians, technologists, and small business owners.

Kumar Mangalam Birla
Chairperson, Aditya Birla Group

To further improve accessibility and capture India's cultural wealth, a National Destination Digital Knowledge Grid will be created. Investment in talent remains central to this vision. A pilot programme to upskill 10,000 tour guides across 20 iconic destinations through a standardised 12-week hybrid programme developed in collaboration with an IIM will professionalise the sector. The National Council for Hotel Management and Catering Technology will be upgraded into a full-fledged institute, strengthening hospitality education and building a future-ready workforce aligned with global standards. Special attention has also been given to tourism development across five Northeastern states, a region with immense cultural and natural appeal that has historically been underserved by mainstream infrastructure investments.

Perhaps the most transformative set of announcements is the expansion of high-speed rail network, a development that could reshape tourism, commerce, and connectivity. With approval granted for seven high-speed rail corridors designed as strategic "growth connectors," the government is laying the foundation for faster, cleaner, and more efficient mobility between major economic centres, technology hubs, and cultural cities. Beyond reducing travel time, high-speed rail offers a sustainable alternative to road and air travel, lowering carbon emissions. By seamlessly integrating heritage, wellness, adventure, and spirituality into a cohesive economic strategy, this Budget transforms tourism from a sectoral initiative into a national growth imperative.

'Highway of immense opportunities'

YUVA SHAKTI

RAJESH KUMAR THAKUR @ New Delhi

PRIME Minister Narendra Modi on Sunday described the Union Budget for 2026–27 as "historic", reflecting the empowered spirit of the nation's women and paving the way for the country's Yuva-Shakti.

He said the Budget optimistically reflects the aspirations of 140 crore Indians by strengthening the reform journey and charting a clear roadmap for Viksit Bharat by 2047. Terming the Budget 2026–27 "opening a highway of immense opportunities", the PM said it would fulfil the dreams of the present and strengthen the foundation of India's bright future.

"This budget is the foundation for our journey towards a Viksit Bharat by 2047. This year's budget will give India's reform express new energy and new momentum," he said, adding that the Budget also serves as the basis for the country's rapid progress towards becoming a developed nation by 2047.

He said that the Reform Express on which India is riding would gain new energy and momentum through this Budget. He also underlined that the path-breaking reforms undertaken provide aspiring, courageous and talented youth with an open sky to soar.

Going into the details of the Budget, Modi said it realises the vision of trust-based governance and a human-centric economic framework. "This is a unique budget, focused on reducing fiscal deficit and controlling inflation, while simultaneously ensuring high capital expenditure and high growth", he asserted.

Speaking about India's aspirations, he emphasised that 140 crore people are not content with simply being the fastest-growing economy. "India wants to become the world's third –largest economy. This year's budget presents an ambitious roadmap to give new momentum to the Make in India and Atamnirbhar Bharat initiatives," he further added.

Reiterating the focus of the Budget, he said the support extended to MSMEs would give them new strength to grow from local to global.

Describing the Budget's focus on Yuva-Shakti, he said, "The budget is for Yuva-Shakti, the provisions made in the budget will nurture leaders, innovators and creators across various sectors."

He added that the Budget is ambitious, addresses the country's aspirations and prioritises a modern ecosystem of self-help groups created and run by women, with the aim of ensuring prosperity reaches every household.

Highlighting key aspects of the Budget, the Prime Minister also hailed provisions for seven high-speed rail corridors, infrastructure development, special focus on the development of tier-2 and tier-3 cities, and the promotion of municipal bonds to provide stronger economic foundations for cities.

PM hails focus on enhancing youth's capabilities

Stating that the greatest capital of any nation lies in its citizens, Modi said the government has made investments to enhance their capabilities. He also reiterated that this is a youth-power Budget.

कॉरपोरेट्स के लिए नहीं, जनता के लिए बजट!
Budget for the People, Not for the Corporates!
EXPOSE MODI GOVERNMENT'S HYPOCRICY ON SOCIAL JUSTICE
IMPLEMENT UGC GUIDELINES IN UNIVERSITIES BASED ON THE ROHITH ACT
AND CONDUCT CASTE CENSUS IMMEDIATELY.

UP IN ARMS

Opposition livid but ministers love it

'New momentum': Union Home Minister Amit Shah has said the Budget "turbocharges the momentum" to bolster India's position on the global stage as an investment destination

'People-centric': Union minister J P Nadda on Sunday hailed the Union Budget as "people-centric, welfare-oriented and visionary," asserting that it gives new direction to India's economic growth

New chapter: Agriculture Minister Shivraj Singh Chouhan said it lays a strong foundation for a self-reliant India

Satisfactory: Defence Minister Rajnath Singh said it fulfils the expectations of people and will uplift various sections of society

Buffer to Trump tariff & global trade shocks

SHOT IN THE ARM

JAYANTH JACOB @ New Delhi

THIS year's Union Budget is calibrated to cushion the economy against external shocks.

With Indian exports hit by steep US tariffs under President Donald Trump and global trade disrupted by geopolitical flashpoints from the Red Sea to critical mineral supply chains, Finance Minister Nirmala Sitharaman has positioned the Budget as a shock absorber for jobs, manufacturing and trade. Perhaps the clearest signal is the one-time relief for Special Economic Zones (SEZs).

To prevent closures and job losses, manufacturing units in SEZs will be allowed to sell a limited portion of their output in the Domestic Tariff Area at concessional duty rates. The move addresses capacity underutilisation caused by export markets turning unviable after the US imposed 50% tariffs on key Indian goods last August. India has 370 SEZs employing over 31 lakh workers, many in labour-intensive sectors. Over the past five years, 466 SEZ units have shut down.

The Budget focuses on cost relief and domestic demand substitution. Customs duty cuts on inputs, support for manufacturing clusters and targeted sectoral schemes are aimed at keeping factories running and workers employed.

Textiles is at the centre of this strategy. The Budget rolls out an integrated modernisation programme. Similar logic applies to seafood, footwear and other labour-heavy exports. The Budget also looks beyond tariffs to structural vulnerabilities exposed by geopolitics.

'A garbage of lies, visionless and baseless'

OPPN FLAK

PARVEZ SULTAN @ New Delhi

THE leaders of Opposition parties criticised the Centre describing the Union Budget for 2026-27 as "directionless and visionless".

They said that it didn't offer anything to the common man and failed to address basic issues such as education, healthcare and unemployment.

West Bengal CM Mamata Banerjee alleged that allocation for key sectors had been slashed. "This Budget is directionless, visionless, actionless and anti-people. It is also anti-women, anti-farmer, anti-education and against the SC, ST and OBC...," she said. Banerjee further described the Budget as a "garbage of lies" that will derail the economy.

"The Sensex went down by over 1,100 points, the Nifty 50 went below 25,000. You can clearly see the impact," she said. Trinamool Congress (TMC) national general secretary Abhishek Banerjee accused the Centre of seeing people of West Bengal as "Bangladeshis" as he condemned the finance minister Nirmala Sitharaman for not mentioning the state in her Budget speech.

Samajwadi Party chief Akhilesh Yadav said the Budget was meant for the "top 5%" of the population. RJD Rajya Sabha MP Manoj Jha said that the Budget failed to address issues like rising income inequality and unemployment.

Meanwhile, AAP Rajya Sabha MP Sanjay Singh also raised concern over the Budget "ignoring" key issues like unemployment.

Blind to real crises, global shocks ignored, says Rahul

FISCAL FAILURE

PREETHA NAIR @ New Delhi

REACTING sharply to the Union Budget 2026-27, the Congress on Sunday said the Centre had failed to address economic challenges and highlighted issues like youth unemployment, falling manufacturing and farmer distress.

Congress chief Mallikarjun Kharge said the Union Budget lacks fresh thinking and does not provide concrete measures to tackle issues such as inflation, unemployment, declining savings and rising inequality. "The Modi government has run out of new ideas. This budget raises more questions than it answers on India's significant economic, social, and political challenges. It offers nothing for the poor. They have not presented any solution, positive suggestion, or concrete steps to control inflation," he said.

Echoing a similar view, Leader of Opposition Rahul Gandhi said the Budget is "blind to India's real crises." He wrote on X, "Youth without jobs. Falling manufacturing. Investors pulling out capital. Household savings plummeting. Farmers in distress. Looming global shocks—all ignored." He also slammed the Budget for refusing course correction.

Addressing a press conference at the AICC headquarters in the national capital, Congress leader and former Finance Minister P Chidambaram said the Budget fails the test of economic strategy and economic statesmanship. He sharply remarked that the government and Finance Minister Nirmala Sitharaman have discarded the Economic Survey and fallen back on their "favourite pastime of throwing acronyms at people."

Noting that the Union budget presented this year is not a bold exercise in fiscal prudence and consolidation, Chidambaram said the revenue deficit remained stationary at 1.5%.

"There is nothing wrong with borrowing and spending. But the government should do fiscal consolidation quite rapidly and not as being done at the current rate," he noted.

Chidambaram said the government is currently providing an average of 50 days' employment in a year under the rural employment scheme by spending around ₹88,000 crore. He sought to know how it would fulfil the promise of providing 125 days of work under the VB-G RAM G Act, which replaces MGNREGA, by spending only ₹95,000 crore. After the months-long exercise, Chidambaram said the revised estimates of fiscal deficit had adhered to the budget estimates (4.4%). The projection for 2026-27 is that the fiscal deficit will fall by a meagre 0.1% of GDP.

Chidambaram said the Centre's capital expenditure has fallen as funds have been cut in crucial sectors and programmes concerning the common people. "Where does this Budget create jobs and tell young people about jobs?" he asked. He further listed over 10 challenges identified by the Economic Survey and experts that the Budget did not address. These include the penal tariffs imposed by the US that have created stress for manufacturers, especially exporters, and protracted trade conflicts.

Highlights farmer woes, unemployment

Rahul Gandhi said the Centre had failed to address youth unemployment, falling manufacturing, farmer distress & other challenges.

BUDGET HOLDS LITTLE PROMISE FOR ELECTION-BOUND STATES

SHORT SHRIFT

PREETHA NAIR @ New Delhi

AS Kerala, Tamil Nadu, West Bengal and Assam gear up for fiercely contested Assembly elections in the coming months, the Union Budget 2026–27 has drawn criticism from Opposition-ruled states.

While the poll bound states received allocations from rare earth corridor to high-speed rail corridor, turtle trails, and coconut promotion scheme, Opposition leaders argued that the proposals lacked allocations or new schemes that could provide immediate relief or long-term support to states facing fiscal stress.

While the BJP is eyeing a major breakthrough in Tamil Nadu in this election, Finance Minister Nirmala Sitharaman announced sops including high speed rail links for Chennai, ecologically sustainable mountain trail in Podhigai Malai in the Western Ghats and a rare earth corridor for the state.

"We now propose to support the mineral-rich states of Odisha, Kerala, Andhra Pradesh and Tamil Nadu to establish dedicated Rare Earth Corridors to promote mining, processing, research and manufacturing." For Kerala, the Budget has proposed a Coconut Promotion Scheme to enhance productivity by replacing non-productive trees with new varieties.

While West Bengal received a new dedicated freight corridor linking Dankuni in West Bengal to Surat in Gujarat, an integrated East Coast Industrial Corridor with a major node at Durgapur to support industrial growth. Another state Assam received an infrastructure boost on Tier-2 and Tier-3 cities, as well as the announcement of Buddhist Circuits.

DOWN TO BIZ

GROWTH, INVESTMENT IN FOCUS OF FM'S 'FUTURISTIC' SPEECH

Nirmala Sitharaman's Budget speech, termed "futuristic" by Prime Minister Narendra Modi, opened with invocations of Guru Ravidas and Magh Purnima but quickly settled into a strictly business-like tone. Stripped of poetic flourishes or cultural references, the speech focused on growth and investment, with subtle nods to election-bound states. The political undertone surfaced at the end, as Congress MPs from poll-bound Kerala staged a protest.

NOT OUT@85

NINTH BUDGET, 85 MINUTES, LONGER THAN LAST YEAR

Union Finance Minister Nirmala Sitharaman on Sunday presented her ninth consecutive Union Budget in the Lok Sabha, delivering a speech that lasted one hour and 25 minutes. The address was longer than her 2025 Budget speech, which ran for one hour and 14 minutes and remains her shortest full Budget address. The 2021 Budget speech was her longest so far, stretching to one hour and 50 minutes, reflecting varying demands across different fiscal years.

BIGGER CHUNK

BUDGET RAISES ALLOCATION FOR MINISTERS TO ₹1K CR

The Union Budget 2026–27 has earmarked ₹1,102 crore for expenses of the Council of Ministers, the Cabinet Secretariat, the Prime Minister's Office, and hospitality for state guests, marking an increase over the ₹978.2 crore revised estimate for 2025–26. Of this, ₹620 crore has been allocated for the Council of Ministers alone, up from ₹483.54 crore in the previous fiscal, according to the Budget presented by Finance Minister Nirmala Sitharaman.

A SUBTLE ODE

SITHARAMAN'S SAREE FROM TN SHIFTS THE SPOTLIGHT TO SOUTH

As Nirmala Sitharaman presented the budget, the deep magenta-maroon Kanchipuram silk saree from Tamil Nadu she wore drew much attention. The saree featured traditional kattam checks in mustard yellow, paired with a coffee-brown border highlighted by intricate thread work. With Tamil Nadu heading into Assembly elections this year, her saree gained significance. Many saw it as a timely nod as the poll-bound state takes centre stage.

THE NEW INDIAN EXPRESS

DECODED

UNION BUDGET 2026-27

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BENGALURU
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The proposals in the Finance Bill, 2026 of filing IT returns and others are in the direction of mitigating litigation and reducing compliance

Charanjot Singh Nanda, ICAI prez

The Budget provides retrospective amendments for the much needed clarity over certain disputed issues pending for before the top courts

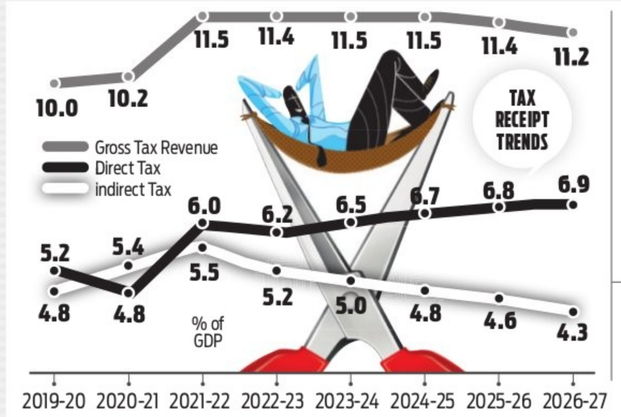
Rohit Garg, Partner, SMAC

Budget has reinstated tax on buyback proceeds as capital gains, allowing investors to pay tax only on net profit as capital gains. This is a welcome move

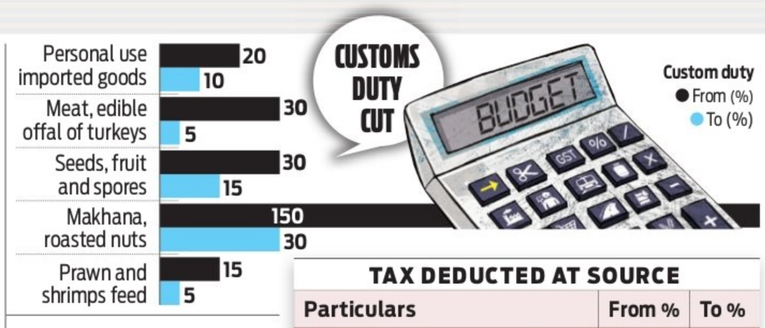
Rajesh H Gandhi, Partner, Deloitte

Taxpayers seeking coverage for IT service through APA have typically been offered higher cost-plus profit margins

Amod Khare Alvarez & Marsal



GOING SOFT ON TAXPAYERS


CUSTOMS DUTY CUT
Custom duty
From (%)
To (%)
Personal use imported goods 20 10
Meat, edible offal of turkeys 30 5
Seeds, fruit and spores 30 15
Makhana, roasted nuts 150 30
Prawn and shrimps feed 15 5

TAX DEDUCTED AT SOURCE

Particulars	From %	To %
Sale of overseas tour package	5 & 20	2
Education, medical purposes LRS	5	2
Liquor, scrap, & minerals sales	5	2

ADDITIONAL 10% TAX FOR DELAY

Returns can be updated after reassessment proceedings, at additional 10% tax rate over and above the rate applicable for the relevant year.

DECRIMINALISATION

Non-production of books of account and documents, and requirement of TDS payment, where payment is made in kind, are being decriminalised.

TAX MATTERS

FOCUS ON LUCIDITY, CERTAINTY, EASE OF COMPLIANCE

IN the Union Budget 2026-27, the government has reiterated its emphasis on stability, fiscal discipline and sustained growth while continuing with structural reforms towards Viksit Bharat. In this context, the Direct Tax proposals are presented with a focus on simplification, certainty and ease of compliance for taxpayers.

The finance minister stated that the Income-tax Act, 2025 will come into effect from April 1, 2026 as per the schedule. It was further stated that simplified Income-tax Rules and redesigned forms will be notified separately, providing adequate time to taxpayers and industry to make the necessary arrangements to implement the new Act.

A significant part of the Direct Tax proposals is directed towards improving ease of compliance and reducing procedural hardship for taxpayers. The Budget proposes several measures aimed at addressing long-standing practical difficulties.

One such measure relates to employee welfare contributions, where the due date for deposit by the employer, for the purpose of claiming deduction, is aligned with the due date for filing the return of income. The Budget also proposes full exemption of interest awarded by the Motor Accident Claims Tribunal to a natural person, along with complete removal of TDS on such interest. This measure is intended to alleviate hardship faced by accident victims and their families.

Riaz Thingna
Partner - Tax, regulatory and finance consulting, Grant Thornton Bharat LLP

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The Budget emphasises the use of technology to simplify procedures. A rule based automated process is proposed for issuance of certificates for deduction of tax at lower or nil rates, replacing the existing requirement of filing applications before the Assessing Officer. This indicated a shift to greater reliance on digital first processes and aimed particularly at easing the compliance burden of small taxpayers. Additional compliance-oriented measures include extending the timeline for filing revised income-tax returns from December 31 to March 31, subject to payment of a nominal fee. They also include introducing staggered due dates for different categories of taxpayers. Further, the Budget proposes simplifying TDS procedures in specified cases, such as the purchase of immovable property from non-residents.

Taken together, these measures reflect clear policy intent to reduce friction in tax compliance and improve taxpayer experience. For improving taxpayer certainty and reducing litigation, the Finance Bill, 2026 carries out targeted rationalisation of prosecution and procedural provisions. Several prosecution-related provisions have been recalibrated by replacing more rigorous forms of punishment with simple imprisonment, along with a reduction in prescribed imprisonment timelines in appropriate cases.

Relief as govt U-turn on buyback tax

REVISION

PUSHPITA DEY @ New Delhi

IN Union Budget 2026-27, the government reversed its buyback tax framework, which had treated buyback receipts as deemed dividend income in the hands of shareholders without allowing any deduction for acquisition cost. Finance minister Nirmala Sitharaman announced that proceeds from buybacks will now be taxed as capital gains.

"The change in taxation of buybacks was brought in to address the improper use of the buyback route by promoters. In the interest of minority shareholders, the government will now tax buybacks for all types of shareholders as capital gains," Sitharaman said.

However, to curb potential tax arbitrage by large shareholders, a new Promoter Buyback Tax has been introduced. Under the revised regime, corporate promoters will be taxed at an effective rate of 25%, while non-corporate promoters will be subject to a 33% levy.

"This is a welcome move because under the current regime, investors pay tax on the entire buyback proceeds as 'dividend income' and then have to claim a capital loss equal to the cost of acquisition of the shares bought back. The existing framework resulted in a higher burden, particularly for long-term shareholders and HNIs," said Rajesh H Gandhi, Partner, Deloitte India. The change is expected to make buybacks more attractive, especially as dividends continue to be taxed at slab rates.

Earlier buybacks were taxed as dividends, while the extinguishment of shares was treated as a capital loss. This created difficulties for small shareholders, who often lacked capital gains against which the loss could be set off.

At the same time, the Budget proposed higher taxes on the futures and options (F&O) market. The minister announced an increase in Securities Transaction Tax (STT) on futures to 0.05% from 0.02%, and on options to 0.15% from 0.10%. The changes are expected to impact high-frequency traders and wealthy investors who dominate India's derivatives market.

"To provide a reasonable course correction in the F&O segment of the capital market and generate additional revenue for the government, it is proposed to raise the STT on futures to 0.05% from the present 0.02%," the FM said.

During the post-Budget media briefing, finance ministry officials said the move was aimed at discouraging excessive speculation in F&O trading.

The measures come amid growing regulatory concern over derivatives speculation. A Sebi study revealed that 93% of individual traders incurred losses in equity F&O between FY22 and FY24, with aggregate losses exceeding ₹1.8 lakh crore over three years.

Higher transaction costs, reduced profitability

The immediate impact of the STT hike will be higher transaction costs for traders and reduced profitability for active F&O participants, said K C Jacob, Partner, Economic Laws Practice.

GLOBAL HUB

A policy boost for GIFT City

Relaxations: A Budget 2026 introduces major relaxations for units in India's International Financial Services Centre (IFSC), extending the income-tax holiday period from 10 years to 20 years and setting a competitive tax rate of 15% post-deduction

Financial hub: This policy stability strengthens GIFT City's position as a globally competitive financial hub

Dividend provisions : The rationalisation of deemed dividend provisions for treasury centres is also a positive step

Attractive destination: Together, these measures make GIFT City an attractive destination for global financial operations

Disclosure window of 6 months for taxpayers

FOREIGN ASSETS

DIPAK MONDAL @ New Delhi

IN a move aimed at easing compliance for students, young professionals, tech employees, and returning NRIs with minor overseas holdings, the Union Budget has proposed a one-time, six-month foreign asset disclosure window with immunity from prosecution for eligible taxpayers.

Announcing the measure, Finance Minister Nirmala Sitharaman said the scheme is meant to address practical issues faced by small taxpayers who may have inadvertently failed to disclose foreign income or assets of relatively modest value. The scheme will apply retrospectively from October 1, 2024.

At present, there is no penalty for non-disclosure of non-immovable foreign assets with an aggregate value below ₹20 lakh. The Budget now proposes to grant immunity from prosecution for such past non-disclosures and to introduce a structured disclosure route for higher amounts through a formal scheme.

Experts say the government's decision follows insights gathered through exchange of information with foreign jurisdictions and discrepancies noticed in foreign income reporting during tax department's NUDGE campaign.

Under the scheme, taxpayers who failed to disclose overseas income and assets up to Rs 1 crore can regularise these by paying 30% of the fair market value and income, along with an additional 30% in lieu of penalty, and receive immunity from prosecution.

Foreign tours, edu to attract lower TCS

RATIONALISATION

PUSHPITA DEY @ New Delhi

THE Union Budget 2026-27 announced a broad rationalisation of tax collected at source (TCS) and tax deducted at source (TDS), to ease cash-flow pressures and further reduce compliance complexity for taxpayers.

The proposal to reduce the tax collected at source rate on the sale of overseas tour programme packages to 2%, from the current 5% and 20%, without any threshold linked to the transaction amount comes as a major tax relief to overseas travelers. The tax collected at source rate under the Liberalised Remittance Scheme (LRS) for expenses related to education and medical treatment have also been reduced from 5% to 2%.

The Budget further proposes to rationalise TCS on the sale of certain goods like alcoholic liquor, scrap and specified minerals with the rate finalized at 2%. On the TDS front, interest awarded by Motor Accident Claims Tribunals to natural persons will be exempt from income tax, and any TDS on such payments will be removed. To remove ambiguity, the supply of manpower services will be explicitly covered under payments to contractors, attracting TDS of either 1% or 2%.

The Budget has also simplified TDS compliance for property transactions involving non-residents, proposing that tax be deducted and deposited using theresident buyer's PAN-based challan, instead of requiring a separate tax deduction account number (TAN).

Customs duty tweaked to reduce manufacturing costs

INDIRECT TAX

PADMINI DHRUVARAJ @ Bengaluru

THE Union Budget 2026-27 has introduced a wide set of changes to customs duty aimed at lowering input costs for manufacturing and exports, while tightening tax rules in selected areas.

Customs duty on all dutiable goods brought in for personal consumption has been cut to 10% from 20%. This is expected to reduce the cost of items carried back from overseas travel. Medicines have also received significant relief. The government has removed basic customs duty on 17 cancer medicines and expanded duty exemptions for drugs used to treat rare diseases.

Further, a series of exemptions targets manufacturing and energy security. Specified parts used to manufacture microwave ovens have been exempted from basic customs duty. Capital goods required for processing critical minerals in India will now attract zero duty, while exemptions on capital goods used for lithium-ion cell manufacturing, including battery storage systems, have been continued. Inputs such as sodium antimonate used in solar glass manufacturing have also been made duty-free.

The Budget extends relief to the aviation and power sectors. Aircraft manufacturing and maintenance will benefit from exemptions on specified components and raw materials. Imports required for nuclear power projects will remain duty-free until 2035. Fish caught by Indian fishing vessels in international waters have been made fully exempt from customs duty.

Revenue Secretary Arvind Shrivastava said, "Customs duty reductions have a logic for each sector, based on the need for certain items to be brought into India and to ensure that customs duty does not add to their cost." He added that the focus was on boosting manufacturing volumes and exports rather than relying on higher tax rates.

In cleaner energy, the entire value of biogas has been excluded while calculating excise duty on biogas-blended CNG, effectively lowering taxes on greener fuel blends.

Exporters have also been given more flexibility. Exporters in textiles, leather garments, footwear and leather products will now get one year, instead of six months, to export finished goods after importing inputs duty-free.

The Budget has also opened the door for foreign companies providing cloud services to customers outside India using data centres located in India, offering them a tax holiday until 2047. At the same time, some costs are set to rise.

The government has tightened rules on tax misreporting. Taxpayers seeking immunity from penalty and prosecution in misreporting cases will now have to pay an additional 100% of the tax amount, over and above tax and interest.

Additionally, Securities Transaction Tax (STT) on futures has been raised from 0.02% to 0.05%, while STT on options has been increased to 0.15%. The sale of alcoholic liquor, scrap and minerals will now attract a higher Tax Collected at Source of 2%.

Input import: Export timeline extended

Exporters in textiles, leather garments and footwear will get 1 year, instead of 6 months, to export finished goods after importing inputs

TAX EXEMPTION ON SOVEREIGN GOLD BONDS RESTRICTED

SGBs

DIPAK MONDAL @ New Delhi

SADDLED with outstanding dues of over ₹18.5 lakh crore on Sovereign Gold Bonds (SGBs), the government has decided to withdraw the capital gains tax exemption for investors who purchase SGBs from the secondary market.

In her Budget speech, Finance Minister Nirmala Sitharaman said that the exemption from capital gains tax on redemption of SGBs will now be available only to individuals who subscribe to the bonds at the time of the original issue and hold them continuously until maturity.

"It is also proposed to provide that this exemption applies uniformly to all issuances of Sovereign Gold Bonds by the Reserve Bank of India," she said. Section 70(1)(x) of the Income Tax Act currently provides an exemption from capital gains tax on income arising from the redemption of Sovereign Gold Bonds issued by the Reserve Bank of India under the Sovereign Gold Bond Scheme, 2015.

SGBs have been issued by the RBI in multiple series over the years, with each series treated as a separate issuance.

To ensure uniform application of the exemption across all such issuances and to align the provision with its intended scope, the government has proposed amending the Income Tax Act to clarify that the exemption will apply only where the SGB is subscribed to at the time of original issue and held continuously until redemption on maturity.

These amendments will take effect from April 1, 2026, and will apply from the assessment year 2026–27 onwards.

INVESTMENT

OVERSEAS INDIANS CAN INVEST IN DOMESTIC EQUITIES

Individual Persons Resident Outside India (PROI) will be permitted to invest in equity instruments of listed Indian companies through the Portfolio Investment Scheme. It is also proposed to increase the investment limit for an individual PROI under this scheme from 5% to 10%, with an overall investment limit for all individual PROIs to 24%, from the current 10%. This move simplifies direct equity access under Foreign Exchange Management Act (FEMA) norms.

MAT CREDIT

CREDIT CAPPED AT ONE-FOURTH OF TAX LIABILITY AMOUNT

For corporates, the Budget reinforces the new tax regime by allowing MAT credit set-off, while capping the credit at one-fourth of the tax liability amount. No credit is now permitted under the old tax regime. It further proposes to make MAT a final tax from 1 April 2026, with no further accumulation of MAT credit. The final MAT rate is proposed to be reduced to 14% (from 15%). Existing MAT credit accrued up to 31 March 2026 will, however, be permitted to be utilised.

IT RETURNS

SALARY DUE DATE ALIGNED WITH INCOME RETURNS

The Budget proposes several measures to address long-standing practical difficulties. One such measure relates to employee welfare contributions, where the due date for deposit by the employer, for the purpose of claiming deduction, is aligned with the due date for filing the return of income. The Budget also proposes full exemption of interest awarded by the Motor Accident Claims Tribunal to a natural person, along with complete removal of TDS.

CERTIFICATION

LOWER DEDUCTION CERTIFICATION TO BE AUTOMATED PROCESS

A scheme for small taxpayers is proposed wherein a rule-based automated process will enable obtaining a lower or nil deduction certificate instead of filing an application with the assessing officer. The budget proposes to enable depositories to accept Form 15G or Form 15H from the investor and provide it directly to various relevant companies. It extends time available for revising returns from 31st December to up to 31st March with a nominal fee.

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DECODED UNION BUDGET 2026-27

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BENGALURU
MONDAY
02•02•2026

It is a Budget which creates opportunities for youth, women to become financially independent & employment-intensive sectors.

Anil Agarwal, Chair Vedanta Ltd

Strengthening domestic value chains and reducing critical import dependencies will be key to India's future industrial leadership

Anish Shah, CEO, Mahindra Group

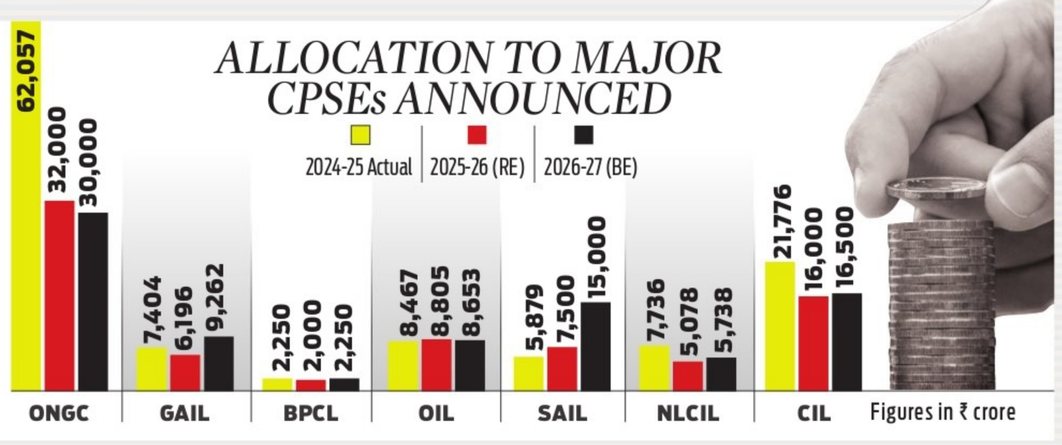
Going 'Dhurandhar' on data centers, manufacturing, nuclear power-crafting India's future backed by upskilling the youth 'Avatars'

Harsh Goenka, RPG Enterprises

By placing biopharma among seven frontier sectors the Budget makes a decisive investment in India's innovation future, health

Kiran Mazumdar-Shaw, Biocon Ltd

Capital Expenditure rises sharply from about ₹11,03,145.43 crore in 2022-23 to nearly ₹14,88,706.29 crore in 2023-24, indicating a major expansionary push. Growth continues into 2024-25. Before, a mild moderation in 2025-26, when outlays ease, this year's number shows strong rebound. This infusion of capital is likely to enhance the overall capacity of the economy



TOTAL BUDGETARY SUPPORT IN TABLE

The table presents total budgetary support and Internal & Extra-Budgetary Resources across major CPSEs, over three years.

FRESH INFUSION OF CAPITAL MAY HELP

The fresh infusion of capital may contribute positively to the overall economy. In the past, these CPSEs have generated profits while also ensuring employment.

INTERNATIONAL TAXATION

TAX CERTAINTY TO BOOST INDIA'S COMPETITIVENESS

UNION Budget 2026 arrives at a time when the global economy is navigating unusual headwinds, from geopolitical realignments and supply-chain constraints to a visible recalibration of capital towards resilience rather than pure scale. In such moments, clarity of domestic policy matters as much as ambition. The government's decision to act on several long-standing industry priorities on taxation signals that India is choosing predictability and competitiveness as twin anchors for its next phase of growth.

For India's technology sector, this is particularly consequential. This is further reinforced by India's emergence as a global hub for Global Capability Centres, which have grown at a 7 percent CAGR between FY20 and FY25. In this context, a tax framework that reduces friction, accelerates resolution and provides certainty is not merely compliance reform, but an economic enabler.

Rajesh Nambiar
president, Nasscom

The enhancement of Safe Harbour thresholds for IT services from INR 300 crore to INR 2,000 crore, the consolidation of software development services, IT-enabled services, KPO and contract R&D relating to software development into a single category with a uniform margin, the move towards automated and rule-driven approvals without officer examination, and the option for a continuous five-year application together represent a decisive shift from process-heavy compliance towards trust-based governance.

The fast-tracking of unilateral Advance Pricing Agreements for IT services, with an endeavour to conclude them within two years, further strengthens this certainty framework. Equally important is the reduction in pre-deposit requirements for appeals, which eases cash-flow pressure and restores balance in dispute resolution. Collectively, these measures signal a deliberate effort to turn international taxation into a competitive advantage for India.

For an industry that relies on global delivery confidence, these changes improve ease of doing business, encourage reinvestment and reinforce India's standing as a dependable partner. Union Budget 2026 should also be viewed in the context of the reform momentum built since the last Budget. Over the past year, progress on GST rationalisation and compliance simplification, the continued push on deregulation and Ease of Doing Business reforms, and the operationalisation of the new labour codes are collectively moving India towards a more predictable and investment-friendly environment. Seen against this backdrop, the international tax certainty measures in this Budget are not isolated interventions, but part of a broader reform arc aimed at reducing friction, improving competitiveness and supporting long-term growth.

Tax sops for electronic manufacturing

DATA CENTRES

RAKESH KUMAR @ New Delhi

THE government on Sunday unveiled a series of tax measures aimed at boosting electronics manufacturing, attracting investment, and drawing skilled foreign talent. Finance Minister Nirmala Sitharaman announced multiple incentives focused on data centres, toll manufacturing, and non-resident professionals.

A key proposal is a tax holiday extending until 2047 for foreign firms that provide global cloud services using data centre infrastructure located in India. But such companies will be required to serve Indian customers through an Indian reseller entity. The government has proposed a safe harbour margin of 15% on costs where the data centre service provider in India is a related entity.

These measures are expected to attract major global cloud and IT firms to invest in Indian data centres, generating employment and strengthening the digital infrastructure. According to a recent Jefferies report, India's data centre capacity is projected to grow fivefold to 8 GW by 2030, driven by rising data traffic, lower latency requirements, data localisation norms, and increasing adoption of artificial intelligence. This expansion is likely to require investments of around $30 billion and could raise data centre leasing revenues to $8 billion by 2030. Recently, Adani Enterprises partnered with Google to develop India's largest AI data centre campus along with green energy infra in Visakhapatnam with investment of approximately $15 billion over five years (2026–2030).

The finance minister also announced a major move through a toll manufacturing exemption. Under this proposal, non-resident companies supplying capital goods, equipment, or tooling to toll manufacturers operating in bonded zones will be exempt from income tax for five years. The move is aimed at easing supply-chain constraints faced by the electronics sector—particularly smartphone manufacturers such as Apple—which has recently encountered machinery shortages and disruptions in supplies from China.

The third major measure focuses on attracting global talent. Non-resident professionals working in India will be taxed only on income earned within the country, while income earned abroad will remain exempt, for a period of up to five years. The policy targets skilled professionals such as engineers, researchers, and IT specialists, offering tax certainty and encouraging them to contribute to Indian projects without concerns over double taxation.

Additionally, the minister proposed exempting all non-residents who pay tax on a presumptive basis from the Minimum Alternate Tax (MAT).

Income tax exemption to boost toll manufacturing

"To provide a fillip to toll manufacturing in India, I propose to provide exemption from income tax for five years to any non-resident who provides capital goods, equipment, or tooling to any toll manufacturer in a bonded zone," Sitharaman said

TELECOM

₹28,473 crore for BSNL

314% rise in allocation: The Union Budget 2026-27 has earmarked ₹28,473 crore as capital infusion for Bharat Sanchar Nigam Ltd (BSNL), a more than 314% increase over the revised ₹6,885 crore allocation in FY25-26

Govt's continued support: This follows a significant infusion of ₹71,940 crore in FY24-25, underscoring continued government support for the state-run telecom operator

Telecom ministry: The budget proposed 38% increase in telecom ministry budget to ₹73,990 crore, covering BSNL's capital needs, BharatNet, spectrum costs and network

Semiconductor sector gets FM's Budget push

CHIP INDUSTRY

RAKESH KUMAR @ New Delhi

FINANCE Minister Nirmala Sitharaman on Sunday announced an outlay of ₹40,000 crore for electronics manufacturing in the country for the fiscal year 2026-27. The minister said that the previous allocation had proved successful, with investment commitments exceeding more than twice the original target.

The Electronics Manufacturing Cluster Scheme, launched by the Ministry of Electronics and Information Technology on April 8, 2025, was initially allocated ₹22,919 crore over six years. The scheme aims to create a ecosystem for electronics components by providing incentives across 11 sectors, including printed circuit boards, capacitors, resistors, display modules, and more.

According to the Economic Survey released on Friday, electronics exports reached $22.2 billion in the first half of FY 2025–26, placing the sector on track to become the country's second-largest export category. Mobile phone manufacturing has been the key driver of this growth, with production value increasing nearly 30-fold, from ₹18,000 crore in FY15 to ₹5.45 lakh crore in FY25.

The minister also announced the launch of the second edition of the India Semiconductor Mission (ISM 2.0) in her Budget speech. The new phase will focus on domestic production of semiconductor equipment and materials, development of full-stack Indian intellectual property (IP), and strengthening semiconductor supply chains.

Rare earth corridors proposed

KEY MINERALS

RAKESH KUMAR @ New Delhi

CRITICAL minerals, which are essential for technology and industrial applications, were a major focus of the Budget.

The customs duty on monazite—a rare mineral used in advanced manufacturing and nuclear applications—has been reduced from 2.5% to zero. The minister also proposed establishing dedicated Rare Earth Corridors in mineral-rich states such as Odisha, Kerala, Andhra Pradesh, and Tamil Nadu to promote mining, processing, research, and manufacturing.

Currently, India is 100% import-dependent for several key critical minerals, including cobalt, lithium, nickel, rare earth elements (REEs), and silicon, which are crucial for batteries, solar energy, semiconductors, and advanced electronics.

The minister also announced significant reductions and exemptions in customs duties across the renewable energy, nuclear, defence, and healthcare sectors. To promote renewable energy, the customs duty on sodium antimonate—used in solar glass—has been reduced from 7.5% to zero. Additionally, capital goods used for manufacturing lithium-ion cells for energy storage batteries are now fully exempt from customs duty.

In the electronics sector, goods used in the manufacture of microwave ovens have been made duty-free. Civil aviation components, parts, and aircraft engines, as well as raw materials used for aircraft maintenance, repair, and overhaul will also attract zero customs duty.

Focus shifts to AI, tech jobs and relief for IT services

COMMITTEE ON AI

PADMINI DHRUVARAJ @ Bengaluru

AT a time when technology companies globally are cutting jobs, and Indian IT firms are slowing campus hiring, the Union Budget 2026–27 has placed fresh focus on artificial intelligence (AI), skills, and the future of work.

In her Budget speech, Finance Minister Nirmala Sitharaman said emerging technologies, including AI, are changing how work is carried out across sectors. To study this shift, the government announced a new Education to Employment and Enterprise Standing Committee, a high-powered body focused mainly on the services sector, including IT services, professional services, healthcare, tourism and digital services.

One of the committee's main responsibilities will be to assess the impact of AI on jobs and skill requirements. It will study how the nature of work is evolving and identify new skills that workers. The committee will suggest how AI can be integrated into education, starting from the school level. It will also recommend ways in which AI-based systems can be used to match workers with jobs and training opportunities.

However, the Budget does not specify any funding allocation or timeline for implementing the panel's recommendations.

Alongside its focus on jobs and skills, the Budget introduces significant tax-related changes for the IT services sector. Several technology-related activities, including software development services, IT-enabled services, knowledge process outsourcing and contract research and development, will now be grouped under IT services. Under this structure, all such services will follow a common safe harbour margin of 15.5%.

Industry executives welcomed the measures, particularly the emphasis on artificial intelligence and tax certainty.

Aparna Iyer, CFO, Wipro, said, "The Budget articulates the government's vision to promote the Indian IT services sector as a primary driver of India's economic growth, leveraging Artificial Intelligence as the force multiplier." She added proposals such as combining IT services and R&D services into a single bucket and increasing the safe harbour threshold would "provide tax certainty and reduce the cost of compliance for companies operating in the sector."

The Budget also raised the revenue limit for companies eligible for safe harbour rules from ₹300 crore to ₹2,000 crore. Approvals under the safe harbour system will now be automated and rule-based, without examination by tax officers. Once a company opts for safe harbour, it can continue under the same rules for five years. For companies choosing Advance Pricing Agreements (APA). Unilateral APAs for IT services are expected to be completed within two years, with a possible extension of six months.

Atul Soneja, Chief Operating Officer, Tech Mahindra, said that the government's recognition of AI as a force multiplier for good governance was "particularly encouraging."

'Focus on AI welcome'

The focus on AI, cloud and data centre boosts India's position as a base for digital and hi-tech services, says V Narayanan, MD, Happiest Minds Tech

5 SCHEMES FOR TEXTILE SECTOR TO BOOST JOBS IN TIER-2 & 3 CITIES

TRUMP TARIFFS

EXPRESS NEWS SERVICE @ Chennai

UNION Finance Minister Nirmala Sitharaman on Sunday proposed five schemes under an Integrated Programme for the textile industry, which has been under pressure from US tariffs since 2025, to revive the sector and generate skilled employment, particularly in Tier-2 and Tier-3 cities.

The textile sector is India's largest blue-collar job generator, employing nearly 45 million people, according to government data.

Against the backdrop of the proposed free trade agreements with the EU and the UK — under which India has secured duty-free access for textile and apparel exports — the government announced the following initiatives: a National Fibre Scheme to promote self-reliance in natural fibres such as silk, wool and jute, along with man-made and new-age fibres; a Textile Expansion and Employment Scheme to modernise traditional clusters with capital support; a National Handloom and Handicrafts Programme; the Tex-Eco Initiative; and SAMARTH 2.0 to upgrade the textile skilling ecosystem.

The Budget also proposed setting up Mega Textile Parks and launching the Mahatma Gandhi Gram Swaraj initiative to strengthen khadi, handloom and handicrafts.

Under the Integrated Programme, the government has earmarked Rs 1,500 crore for FY27. The Centre also aims to position India as a global hub for high-quality, affordable sports goods.

In addition, a separate scheme is being planned to revive 200 legacy industrial clusters.

MSMEs

₹10,000 CR FUND TO HELP SMALL ENTERPRISES

Nirmala Sitharaman has proposed to make available ₹7 lakh crore for MSMEs through Trade Receivables Discounting System (TReDS). The minister also proposed to introduce ₹10,000-crore SME Growth Fund to create future 'Champions' in the MSME sector, incentivising small businesses and enterprises and first-time businesspersons. Another proposal is to top Self-Reliant Funds, introduced in 2021, with ₹2,000 crore to continue micro enterprises.

NUCLEAR POWER

CUSTOMS EXEMPTION ON GOODS IMPORTED FOR POWER PROJECTS

Finance Minister Nirmala Sitharaman has proposed extending the existing basic customs duty exemption on imports of goods required for nuclear power projects until 2035. The exemption will now apply to all nuclear power plants, regardless of their capacity. She also announced that the basic customs duty on all goods imported for nuclear power generation under tariff item 8401 30 00 has been reduced to zero from 7.5%.

BIOGAS

NO CENTRAL EXCISE DUTY ON BIOGAS USED IN BLENDED CNG

The government has proposed exempting central excise duty on the biogas or compressed biogas (CBG) portion used in blended compressed natural gas (CNG) from FY 2026–27. Until now, both pure CNG and blended CNG attracted a 14% central excise duty, in addition to 5% GST and state-level value-added tax. Under the new proposal, excise duty will be charged only on the natural gas component, while the biogas portion will be excluded from duty calculation.

POWER FIN CORP

RESTRUCTURING OF PUBLIC-SECTOR NBFCs TO BOOST EFFICIENCY

The Budget for 2026–27 (FY27) has proposed restructuring Power Finance Corporation (PFC) and REC, the two state-owned non-banking finance companies (NBFCs) that lend to infrastructure and power projects. The government has not clarified whether the two entities will be merged into a single company. Currently, the Centre holds a 56% stake in PFC and a 52.6% stake in REC. The move is aimed at achieving scale and improving efficiency in public-sector NBFCs.

THE NEW INDIAN EXPRESS

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UNION BUDGET 2026-27

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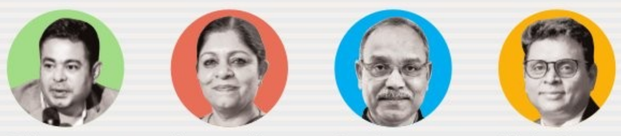


Enhancement of the duty-free import limit for specified seafood processing inputs will reduce costs and improve access

Dawood Seth, IMIA president

Anganwadis are expected to be nutrition centres, health hubs, and childcare facilities, but they are funded as if care is not integral

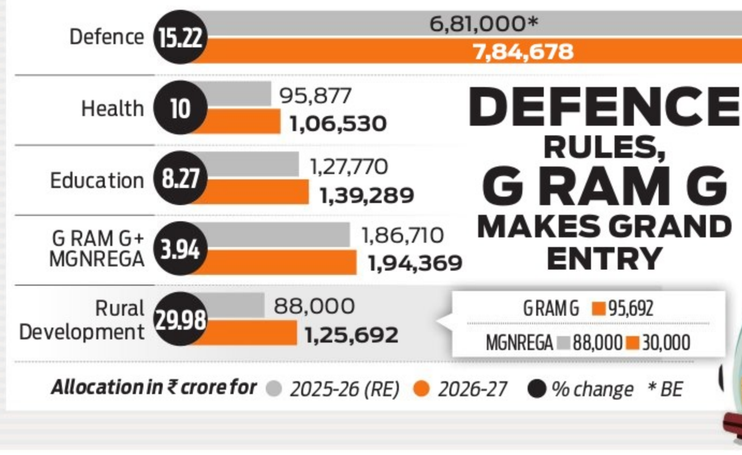
Poonam Muttreja, PFI

Continuous increase in the defence budget is welcome and in line with the process of modernisation of the armed forces to meet the challenges

Lt Gen Dushyant Singh, CLAWS

The budget aims to strengthen growth of real estate sector by enhancing connectivity between emerging and established urban centers

Shrinivas Rao, FRICS, CEO



₹9,500 CR is the amount PM-JAY scheme has got under the **Health** head, registering an increase of ₹500 crore. National Health Mission gets ₹39,390 crore

₹55,727 CR is allocated to **Higher Education**, out of which Central universities have got ₹17,440 crore

GRAPHICS TEXT: VISMAY BASU

CAPITAL OUTLAY TO BOOST WEAPONRY

Defence allocation has imprint of post-Operation Sindoor scenario. ₹2,19,306 crore has been kept for capex, which will allow purchase of new weapons

JOB SCHEME FOCUS OF RURAL SPEND

Allocation for the contested G Ram G scheme forms over 49% of all budget for rural development. Taken with MGNREGA, it is nearly 65% of the rural budget

15% rise to keep borders safe, secure

DEFENCE

JAVARIA RANA @ New Delhi

THE Centre has allocated ₹7.85 lakh crore for defence in the Union Budget, marking a 15% jump from ₹6.81 lakh crore last year, even as defence spending remains at 1.9% of the 2026 GDP. In a push to strengthen national security and focus on indigenous defence production, the allocation, the first since the Operation Sindoor, comes amid a three-front security challenge from Pakistan, China and Bangladesh.

In November, Defence Secretary Rajesh Kumar Singh had indicated that the ministry was seeking an increase of around 20% in the 2026 Budget, along with a longer-term objective of raising defence expenditure to at least 2.5% of GDP, a level the current allocation does not meet. Nonetheless, defence continues to receive the largest allocation among all ministries in absolute terms.

A key feature of the 2026 Budget is a sharp increase in capital outlay for defence services, which has been set at ₹2.19 lakh crore, up from ₹1.8 lakh crore last year, marking an increase of nearly 22%. The higher capital allocation comes as the defence ministry has major acquisition programmes in the pipeline, including contracts for 114 Rafale fighter jets, submarines and unmanned aerial vehicles.

The capital expenditure covers procurement of major platforms, such as fighter aircraft, warships, artillery and armoured vehicles, as well as funding for indigenous programmes, including development of an aero-engine. It accounts for 28% of the total defence allocation. Spending on defence research and development (R&D) and the creation of infrastructure assets are also embedded in the capital outlay.

Within the capital allocation, ₹63,733 crore has been earmarked for aircraft and aero-engines, while ₹25,023 crore has been allocated for naval fleet. The total defence outlay of ₹7.85 lakh crore includes ₹3.65 lakh crore for defence services (revenue), ₹2.19 lakh crore for capital outlay on defence services, ₹1.71 lakh crore for defence pensions and ₹28,555 crore for defence (civil). The civil component covers expenditure on organisations such as the Indian Coast Guard, defence accounts establishments, research and administrative functions.

Defence pensions constitute 22% of total defence allocation. Revenue expenditure for the armed forces has been provided at ₹3.65 lakh crore, accounting for 47% of the defence budget. This includes spending on pay and allowances, operational sustenance and the maintenance of readiness across the three services. Of this, ₹1.18 lakh crore has been earmarked for pay and allowances of the Indian Army, ₹20,536 crore for the Indian Air Force and ₹9,662.5 crore for the Indian Navy.

Current allocation does not meet expectations

In November, Defence Secretary Rajesh Kumar Singh had indicated that the ministry was seeking an increase of around 20% in the 2026 Budget, a level the current allocation does not meet.

EMPLOYMENT

MESSAGE IS LOUD & CLEAR: JOBS AND CAPACITY BUILDING

EVERY year around Budget time, I'm reminded of conversations at home when I was younger. The adults would argue about prices, jobs, and the future; while the rest of us waited for dessert. The Budget for us felt distant and abstract. Today, after years in markets, I see it differently. Budgets don't predict markets. But they do reveal intent. And intent matters.

The intent in Budget 2026–27 is fairly clear: jobs, capacity building, and financial plumbing.

Let's start with jobs - The government has put job creation front and centre; not just as a slogan, but through incentives for manufacturing, skilling, and labour-intensive sectors. This is important. India's demographic dividend only works if people are productively employed. Otherwise, it becomes a pressure point. Job creation doesn't show up immediately in quarterly earnings, but over time, it supports consumption, savings, and social stability. For long-term investors, this is the slow, unglamorous work that actually compounds.

Radhika Gupta
MD & CEO at Edelweiss Asset Management Limited (EAML)

Another interesting area is the continued push towards data centres, AI, and semiconductors. These are not buzzwords anymore. They are becoming core infrastructure — like roads and power were in earlier decades. Data is the new raw material. Compute is the new factory. Building domestic capability here is expensive and complex, but strategically important. It also signals a shift in India's growth model — from being largely a services consumer of global tech to becoming a builder of digital backbone. This will take time. There will be missteps. But directionally, it's a bet on future relevance.

Which brings me to the changes in STT. The increase will likely have a negative impact on market depth, especially in the derivatives segment. Volumes may fall. Trading costs go up. But I don't think this is accidental. It seems like a deliberate nudge away from excessive leverage and speculative activity in equities. Markets are healthiest when participation is broad and long-term, not when they resemble a high-speed casino. This doesn't make equities unattractive. It just reminds us that discipline matters — and that not all activity is investing.

So what should a retail investor take away?

First, don't overreact. Budgets are frameworks, not trading triggers. Second, recognise the long-term themes -- jobs, digital infrastructure, and financial market development. Third, think about asset allocation.

This Budget isn't flashy. It's not meant to be. Like good investing, it focuses on process over drama. And that, in my experience, is usually a good sign. For patient investors who understand that markets reward time, not timing, there's a quiet reassurance in this year's Budget.

AGRICULTURE

Modest increase in allocation

Total budgetary allocation: The total allocation is ₹130,661.38 crore, compared to ₹1,27,290 crore in 2025–26. Funding for agricultural research has been reduced by around 5%.

Krishonnati scheme: An umbrella framework that integrates 11 different initiatives, the scheme received a budget boost of 40% with an allocation ₹11,200 crore, up from ₹8,000 crore last year.

High-value crop focus: Programmes for cashew, cocoa, and sandalwood as well as walnuts, almonds, and pine nuts.

Coconut crops has maintained the allocation as per the revised estimate for the current fiscal year, which stands at ₹37.16 crore.

Girls' hostels, ₹1.39L cr allocated for edu sector

EDUCATION

S LALITHA @ New Delhi

THE Education sector has once again received a boost in the Union Budget with an allocation of ₹1,39,289 crore, marking a 8.27% increase compared to last year.

The support to state universities has been boosted through an allocation of ₹1,850 crore, while five university townships along industrial corridors and one girls hostel in every district for a Science, Technology, Engineering and Math higher education institute are the major announcements.

Out of the overall allocation, a gross budgetary estimate of ₹78,496 crore has been specified for higher education. "This money goes to central universities, centrally funded institutions, scholarships, and labs that help our institutions become more competitive worldwide, said Mamidala Jagadesh Kumar, the former Chairman of the UGC.

Education will be linked with Employment and Enterprise by setting up a high-powered 'Education to Employment and Enterprise' Standing Committee.

Education Minister Dharmendra Pradhan said, "The budget gives a boost to education and employment-creation and presents a blueprint for the next phase of development."

School Education schemes get enormous support. Samagra Shiksha (Integrated, centrally sponsored school education) received ₹42,100 crore; PM POSHAN, popularly known as Mid-Day Meal Scheme schools, will get ₹12,750 crore to sustain student health while PM Shri schools will get ₹7,500 crore.

Over ₹95K cr for G RAM G kept in Budget

SOCIAL SECURITY

PREETHA NAIR @ New Delhi

AS the VB-G RAM G scheme is yet to be implemented, the Centre has allocated ₹95,692.31 crore for it, while an allocation of ₹30,000 crore has been made for the MGNREGA, though Finance Minister Nirmala Sitaraman did not mention a single word on the scheme in her 90-minute speech.

The VB-G RAM G, which promises 125 days of work in a year, will replace the two-decade-old MGNREGA, 2005.

Speaking to reporters, revenue secretary Arvind Shrivastava said, "For the new scheme, the budget provision has been provided exactly as what you would have seen when the bill was being presented and the Act was there. Now on the old scheme, also having some money, in fact, it's a legacy of the administration way in which the NREGA was implemented by the state. So there is some carryover of liabilities, 30,000 crores for that. We have taken the responsibility of verifying and fulfilling it. Otherwise, fresh implementation will be on the new proposals".

Criticising the Budget, NREGA Sangharsh Morcha said the documents gave no indication where and when VB-GRAMS is to be notified, what the statewise "normative allocations" are likely to be, or how the transition is to take place. "This uncertainty and confusion are putting state governments in a difficult position. Frontline functionaries are even more confused, not to speak of rural workers. The Centre must end this opacity and reveal its plans for VB-GRAMG immediately".

Mental health, affordable cancer treatment top focus

HEALTH

KAVITA BAJELI-DATT @ New Delhi

THE health sector received a 7% hike in the Union Budget 2026, with a major push to mental health, making cancer and rare disease treatment more affordable, and taking initiatives to develop India as a global biopharma manufacturing hub.

Primary focus was given to creating a skilled healthcare workforce to cater to the growing disease burden, especially non-communicable diseases (NCDs) like diabetes, cancer and autoimmune diseases, and the rapidly increasing elderly population. The health research received a 24% increase in funds.

"In terms of resource allocation, total health budget, including health research, witnessed 7% rise in 2026-27 Budget Estimates (BE) compared with 2025-26 BE," Dr Sarit Kumar Rout, Professor of Health Economics and Financing at the Indian Institute of Public Health, Bhubaneswar, told this newspaper.

The total allocations to health and family welfare have gone up to ₹1,01,709 crore in 2026-27 BE from ₹95,957 crore in 2025-26 BE, a 6% rise. Funds for health research increased to ₹4821 crore in the 2026-27 BE, compared to ₹3900 crore last year. "Despite this rise in nominal terms, the share of health expenditure in the total budget has not increased, and it remains approximately at 2%. This was the same three years ago," Dr Rout said.

The Budget allocated ₹39,390 crore to the National Health Mission (NHM), India's flagship programme aimed at providing universal access to equitable, affordable, and quality healthcare. However, NHM funding for family welfare decreased from ₹1,536.97 crore to ₹1,524.74 crore, and family welfare capital outlays fell by 1.65%.

Poonam Muttreja, Executive Director, Population Foundation of India, said, "It is concerning that family welfare allocations are shrinking even as demographic trends show stark regional variation in fertility and unmet need."

Prof KS Reddy, Chancellor, PHFI Institute of Public Health Sciences, said, "Initiatives to improve the affordability of expensive anti-cancer drugs are welcome, especially with an ageing population raising cancer incidence. Similarly, increased support for mental health care addresses a major unmet health need."

In her Budget presentation, Finance Minister Nirmala Sitharaman said, "India's disease burden is observed to be shifting towards non-communicable diseases like diabetes, cancer and autoimmune diseases. Biological medicines are key to longevity and quality of life at affordable costs. To develop India as a global bio-pharma manufacturing hub, I propose the bio-pharma Shakti initiative with an outlay of ₹10,000 crore over next five years." She announced creation of 1,000 accredited Indian clinical trials sites.

Sitharaman announced that institutions for Allied Health Professionals (AHPs) will be upgraded. The government will set up a NIMHANS-2 in northern India and upgrade National Mental Health Institutes.

Six per cent rise in allocations this year

The total allocations to health and family welfare have gone up to ₹1,01,709 crore in 2026–27 from ₹95,957 crore in 2025–26 BE.

7 MORE HIGH-SPEED CORRIDORS IN ₹2.77L CR PUSH TO RAILWAYS

RAILWAYS

RAJESH KUMAR THAKUR @ New Delhi

THE Ministry of Railways, which has launched a range of high-budget development projects in rail services and infrastructure over the past decade, received an allocation nearly 10.25% higher than the previous year in the Union Budget presented on Sunday.

Union Finance Minister Nirmala Sitharaman announced the allocations and projects for the railways in Parliament, stating that the Union Budget for 2026–27 makes provisions for the development of seven new high-speed rail corridors connecting the country's major cities, including the national capital Delhi and Varanasi.

With the allocation for the upcoming financial year being 10.25% higher—making it the highest ever—the Ministry of Railways will also receive ₹15,000 crore from Extra Budgetary Resources.

Describing the allocation as historic for the railways, Railway Minister Ashwini Vaishnaw told the media that the sector would gain renewed momentum in its projects and services in the coming years due to enhanced budgetary support. After the Budget was presented, the Railways stated that a capital expenditure of ₹2,78,030 crore has been provided for infrastructure-led growth and accelerate the vision of Viksit Bharat.

The Ministry of Railways received 2,52,000 crore in the financial year 2025–26.

The railways' total earnings are projected at ₹3,85,733.33 crore, while expenditure is estimated at ₹3,82,186.01 crore, resulting in a surplus of ₹3,547.32 crore at the end of the financial year.

ROAD & HIGHWAY

ROAD TRANSPORT ALLOCATION CLIMBS TO ₹3.09L CRORE

Allocation of ₹3.09 lakh crore has been made to the Ministry of Road Transport and Highways (MoRTH) for 2026–27, an increase of roughly 8% over the ₹2.87 lakh crore earmarked in the current fiscal year. FM also proposed raising the allocation for the National Highways Authority of India (NHAI) to ₹1.87 lakh crore, up from ₹1.70 lakh crore last year. A senior government official said NHAI plans to bring its total debt below ₹2 lakh crore by the end of the current financial year.

HOME AFFAIRS

9% RISE IN MHA ALLOCATION, CAPFs GET AROUND ₹1.73L CR

The Union Ministry of Home Affairs (MHA) received allocations of over ₹1,84,000 crore for the next financial year, which is over ₹13,505 crore more than the revised estimate for the year 2025-26. Total allocation to the MHA comes to ₹2,55,233.53 crore, which is over 9% more than the previous year's budgetary estimate with an allocation of ₹2,33,210.68 crore. Of this, ₹6000 crore has been given for Census-related work. The CAPFs received ₹1,73,802.53 crore.

HOUSING

HOUSING AND URBAN AFFAIRS SCHEME GETS 57% HIKE OVER '25–26

The Union Housing and Urban Affairs Ministry has been allocated ₹85,522.39 crore, with the PM SVANidhi scheme for street vendors receiving ₹900 crore, a 57% hike over 2025–26. The first and second phases of the Pradhan Mantri Awas Yojana-Urban(PMAY-U) have received ₹18,625 crore. The Atal Mission for Rejuvenation and Urban Transformation (AMRUT) got ₹8,000 crore, while the Swachh Bharat Mission (Urban) has been allocated ₹2,500 crore.

TOURISM

NEW SCHEMES, MAJOR ALLOCATION DIP FOR TOURISM SECTOR

Among notable programmes announced to boost tourism are schemes to upskill 10,000 tourist guides and development of 15 archaeological sites. The Finance Minister also proposed another scheme for development of a Buddhist Circuits in Northeastern states. Budget allocation has been reduced for tourism promotion and publicity from about ₹140 crore to just ₹3.5 crore. The total allocation to the Ministry of Tourism for 2026–27 is ₹2,438.40 crore.

POSTS OF THE DAY

Vishnu Deo Sai @vishnudsai
The Budget says, five regional hubs will be established in states for medical tourism along with promoting Ayurvedic medicine, which will improve health services in Chattisgarh

Akhilesh Yadav @yadavakhilesh
The BJP's 2026 Budget is the invisible ledger of BJP-style corruption. This budget mentions neither the common people nor cares about them.

Mahua Moitra @MahuaMoitra
No state has fulfilled requirements. Not one. SC expecting shelters overnight with food & medical facilities? This will be mass murder of community dogs.

Teachings of Guru Ravidas inspired Viksit Bharat: PM

Modi renames Adampur airport after Dera Sachkhand Ballan patron

HARPREET BAJWA @ Chandigarh

PRIME Minister Narendra Modi on Sunday said the idea of 'Viksit Bharat' has been inspired by the teachings of Guru Ravidas and linked the Dera Sachkhand Ballan patron's vision of a sorrow-free society to various programmes of the Centre.

Hours after the Union Budget was presented in Parliament, Modi arrived at Dera Sachkhand Ballan in Punjab's Jalandhar district to mark the 649th birth anniversary of Guru Ravidas. He also renamed the Adampur airport after Guru Ravidas, the 15th-century mystic-philosopher-poet, the patron saint of the Ravidassia community concentrated in the Doaba region of Punjab. He also inaugurated the new terminal of Halwara airport through video conferencing.

Modi's visit to the dera came days after the sect's head, Sant Niranjan Dass, was chosen for Padma Shri, the fourth-highest civilian award. Addressing a gathering at Dera Ballan, Modi, who is an MP from Varanasi, said his constituency also happens to be the birthplace of Guru Ravidas. "People of Varanasi gave me blessings and I got the opportunity to serve the place as an MP from there. We take inspiration from Guru Ravidas," the Prime Minister said. "The idea of 'Viksit Bharat' is inspired by the teachings of Guru Ravidas. With the blessings of Sant Ravidas, I am confident that we will achieve the target of a developed India by 2047," he said, adding that works of Dera Sachkhand Ballan have been praiseworthy in the sphere of social service.

The PM said Punjab has a strong sporting culture and schemes like Khelo India will benefit sports hub Jalandhar. Referring to the Free Trade Agreement with the EU, Modi said the industry should focus on quality and products made in India. Recalling a personal moment, the Prime Minister referred to a prayer ceremony held at Dera Sachkhand Ballan on his birthday a few months ago with the blessings of Sant Niranjan Dass Maharaj and other saints.

Dera Sachkhand is the largest dera of Ravidassiaa in Punjab. By courting Ravidassias, the BJP aims to cut into traditionals bases of the Congress and AAP. The BJP vote share was 6.6% in the 2022 assembly polls, which rose to 18.56% in 2024 parliamentary elections.

BJP aims to cut into traditional bases of Cong, AAP

Dera Sachkhand is the largest dera of Ravidassia community in the state of Punjab. By courting Ravidassias, the BJP aims to cut into traditional bases of the Congress and the Aam Aadmi Party.
The BJP vote share was 6.6% in the 2022 assembly elections, which rose to 18.56% in the 2024 parliamentary elections.

'Usual tactics to deflect attention:' MEA trashes Pak's Balochistan charges

EXPRESS NEWS SERVICE @ New Delhi

INDIA on Sunday firmly rejected Pakistan's allegations that New Delhi was involved in recent terror attacks in Pakistan's restive Balochistan province and termed the charges "baseless" and a familiar attempt to deflect attention from Islamabad's internal security failures.

Responding to the charges, External Affairs Ministry spokesperson Randhir Jaiswal said Pakistan routinely resorts to blaming India after violent incidents instead of addressing long-standing political and economic grievances in Balochistan."We categorically reject the baseless allegations made by Pakistan, which are nothing but its usual tactics to deflect attention from its own internal failings," he said.

"Instead of parroting frivolous claims each time there is a violent incident, it would do better to focus on addressing the long-standing demands of its people in the region," he said and added that Pakistan's record of suppression, brutality and human rights violations in Balochistan is well documented. The rebuttal comes amid an escalation of violence in the province, where Pakistani forces have intensified counter-terror operations. According to official Pakistani statements, at least 15 security personnel have been killed, while 92 militants were neutralised in recent operations across districts including Quetta, Mastung, Nushki, Gwadar and Panjgur. On Saturday, Baloch militant groups allegedly carried out a terror attack that killed 18 civilians, including women and children.

Pakistan's army said clearance operations would continue across the province, claiming that a total of 133 militants, including three suicide bombers, have been killed in the ongoing campaign over the past few days.

The Centre for Research and Security Studies (CRSS) reported in January that fatalities in Balochistan rose to 956 in 2025, up from 787 the previous year—an increase of about 22%. Separately, the Pak Institute for Peace Studies noted a 34% rise in terror incidents nationwide last year, with 699 attacks recorded across Pakistan.

INSIDER TRACK

Train today, lead tomorrow

The BJP is building its next generation of leaders. Over 1,000 Indians aged 25-40 are being selected by the BJP for political training. Backing PM Narendra Modi's vision to bring youth into the mainstream, the party will mentor them for three years before absorbing them. The BJP wants to be youth-centric, drawing recruits from backgrounds across regions. A leader says the aim is to groom qualified and dynamic leaders for the future. After mentoring, 150–200 join central and state organisations, 250–300 work in Morchas and initiatives, and nearly 500 are groomed individually. After Nitin Nabin became national president, selections included 110 from Uttar Pradesh, 70 from Bihar, 50–60 each from Maharashtra and Madhya Pradesh, and 15–20 from smaller states.

After Holi, a Kumar entry in JDU?

The NDA grapevine is buzzing. Word is that Nishant Kumar, son of Bihar Chief Minister Nitish Kumar, may finally step into electoral politics. The JD(U) is said to be preparing the ground, possibly easing him in as a key office-bearer after Holi and once the party has a full-time president. Right now, Sanjay Kumar Jha holds the post of working national president, but the BJP's recent appointment of a full-fledged national chief has added pressure on the JD(U) to follow suit. Adding more spice to the chatter is the possibility of former IAS officer RCP Singh making a comeback to the party. Once Nitish's trusted aide, Singh's return after Holi is being keenly watched. Bihar politics, clearly, is warming up fast.

Railings need barbs: Ask Gadkari why?

Union minister Nitin Gadkari has seen many things on Indian roads, but one moment near his Nagpur home probably pushed him to the edge. Watching a woman leap over a median railing on a busy national highway, with school-going children on her shoulders, left him stunned. His response was classic Gadkari—practical, blunt, and slightly dramatic. He asked his engineers to design pedestrian guard rails so tall and intimidating that no one could vault over them. Barbs on top were part of the idea. Gadkari joked that designs should assume Indians are "world-class athletes" who can scale anything. Behind the humour lies a serious concern: reckless behaviour on high-speed roads. If civic sense refuses to improve, steel and spikes may do the talking.

CM face in Bengal? BJP plays safe

As West Bengal heads toward assembly elections, state BJP leaders are growing restless. They want a chief ministerial face, and they want it now. Leader of the Opposition Shubhendu Adhikari has reportedly even sent his supporters to Delhi to read the central leadership's mood. The answer, however, has been a firm no. Union Home Minister Amit Shah is said to be clear that the CM decision will come only after the election—and only if the BJP has the numbers. The party believes naming a face early could turn that individual into the centre of attraction, or distraction. Unlike UP, where Yogi Adityanath became the campaign's centrepiece, Bengal will see a collective pitch. For now, the BJP wants votes first and faces later.

IN ASSEMBLY

Stormy session awaits J&K, Budget on Feb 6

FAYAZ WANI @ Jammu

THE nearly month-long budget session of the Jammu and Kashmir Assembly, which is likely to be stormy, will begin on Monday. Chief Minister Omar Abdullah, who is also the Finance Minister of J&K, would present the second budget of the National Conference government on February 6.

The 27-day session will begin on Monday with the address of Lieutenant Governor Manoj Sinha, followed by a three-day discussion on the LG's address. The budget would be presented by Abdullah on the fourth day.

This will be the second budget presented by Omar after assuming office following the National Conference's victory in the Assembly elections held in September–October 2024.

The election was the first after the abrogation of Articles 370 and 35A and the bifurcation and downgrading of the erstwhile state into two Union Territories on August 5, 2019.

The budget session is expected to be stormy, with the BJP and other opposition parties all set to corner the government on several fronts, including the regularisation of daily wage workers and the alleged failure of the Omar government to fulfil its pre-poll promises of the creation of one lakh jobs annually, 200 units of free electricity, and the supply of 16 free LPG cylinders per household, etc. The Kashmir-based opposition parties, including the Peoples Democratic Party (PDP), Peoples Conference and others, are also expected to raise concerns over the existing reservation policy. The BJP is likely to strongly push for the establishment of a National Law University in Jammu, opposing any move to set it up in Kashmir.

In order to corner BJP, the ruling National Conference, along with other political parties, is expected to raise the issue of the derecognition of Shri Mata Vaishno Devi Institute of Medical Excellence (SMVDIME) following protests by Hindu groups over the admission of Muslim students.

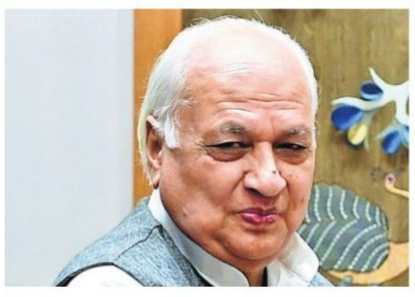
Omar to present the Budget

The budget would be presented by Abdullah on the fourth day. This will be the second budget presented by Omar after assuming office after 2024 victory

Vaishno Devi univ issue may raise heat

In order to corner BJP, the ruling National Conference, along with other political parties, is expected to raise the issue of the derecognition of Vaishno Devi Medical varsity following protests by Hindu groups over admission of Muslim students.

₹3.5L cr outlay as Bihar session to begin today



RAMASHANKAR @ Patna

THE budget session of the Bihar Assembly will begin on Monday with the opposition gearing up to corner the ruling party over various issues, including the suspected rape-death of a NEET aspirant in the state capital.

A formal schedule outlining key proceedings of the nearly month-long session has been issued by the department of Parliamentary Affairs. On the first day, state Governor Arif Mohammad Khan will address the joint sitting of the Assembly and legislative council. State's economic survey report will also be presented in the House on the first day. On February 3, the state government will present the budget for the financial year 2026-27. The state is likely to roll out ₹3.50 lakh crore or higher budget for the financial year 2026-27. Authoritative sources said that there are several bills, including a resolution to endorse the recently introduced rural jobs known as Viksit Bharat Guarantee for Rojgar and Ajeevika Mission (Gramin) or VB-G Ram G.

Additionally, the third supplementary budget for the year 2025-26 will be presented on February 9. Sessions on February 12 and 13 will continue the grant discussions, followed by a break on February 14 and 15.

From February 16 to 20, the Assembly will continue discussions and voting on the demands for grants. However, there will be no sessions on February 21 and 22. Appropriated Bill will be debated on February 23, with further government business, including bills and official matters, scheduled from February 24 to 26. The budget session, which will have altogether 19 sittings, will conclude on February 27.

While the ruling NDA is preparing to present its development, welfare schemes, and economic roadmap, the opposition, despite their limited numbers, have devised a strategy to corner the government. Also, the suspected rape and death of a NEET aspirant case, the opposition will also try to corner government on the issue of grant of ₹2 lakh for women under the CM scheme.

EXPRESS READ

Speeding car kills two in Jaipur, driver flees

Two men were killed after being run over by a speeding car near in Jaipur, police said on Sunday. The accident occurred on a service road near the Loha Mandi. The victims have been identified as Virdi Chand Sharma (40) and Rahul Meena (19). Sharma owned a sweet shop in Loha Mandi, while Meena was preparing for competitive examinations .

5 held for firing at Rohit Shetty's Mumbai home

Gunshots were fired at filmmaker Rohit Shetty's home in Mumbai on Sunday, leading to the detention of five persons in Pune, with preliminary probe pointing at their links with Lawrence Bishnoi gang member Shubham Lonkar, an accused in the Baba Siddique murder case. At least five rounds were fired at the first floor of the nine-storey building in Juhu

Top court to hear petition of Wangchuk's wife today on continued detention

SUCHITRA KALYAN MOHANTY @ New Delhi

THE Supreme Court is scheduled to hear on Monday a plea filed by Gitanjali J Angmo the wife of jailed popular climate activist Sonam Wangchuk, challenging his detention under the National Security Act (NSA).

A two-judge bench of Justices Aravind Kumar and Prashant B Varale is slated to hear the plea of Angmo.

Wangchuk was detained under the NSA at Jodhpur Central Jail in Rajasthan following protests in Leh in September 2025 over demands of statehood and Sixth Schedule status for the Union Territory of Ladakh.

On January 29, in the apex court, Wangchuk denied the allegations that he made a statement to overthrow the government like the Arab Spring, as he has told the top court that he has a democratic right to criticise and protest against the government and that such sentiments do not threaten the security of the state to warrant his detention.

These submissions were made by Senior Advocate Kapil Sibal, arguing for Wangchuk's wife, Angmo. The top court directed that Wangchuk be examined by a specialist after he complained of stomach issues due to contaminated water. Claiming innocence in the case, Sibal added that he always praised the government and PM's work. Advocating a plebiscite, as alleged, is wrong.

Sibal further pointed out that Wangchuk was charged and alleged by the agency that He instigated people at the border, which was completely baseless. He has always followed the peaceful path of "anshan and padyatras" as shown by Gandhiji.

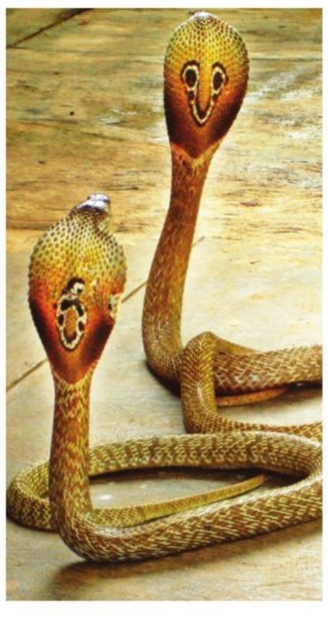
Deadliest yet overlooked: Snakebite kills one in every 5 minutes globally

KAVITA BAJELI-DATT @ New Delhi

SNAKEBITE envenoming (SBE) kills one person every five minutes globally, despite being both preventable and treatable, said a global report.

Highlighting that snakebite is one of the world's deadliest yet most overlooked Neglected Tropical Diseases (NTDs), the report said, it represents nearly half of the global burden of all NTDs as it causes up to 1,38,000 deaths and 4,00,000 permanent disabilities every year.

But despite this, snakebite receives only a fraction of the funding it desperately needs, said the report by the Strike Out Snakebite (SOS), a global campaign aimed at raising awareness and mobilising action to reduce deaths and disabilities from snakebite envenoming. India, which is considered the snakebite capital of the world, reports an estimated 58,000 deaths annually.



According to Dr Nagaraj, Anaesthesiologist, , Srinivasa Hospital, Bangalore, who provided insights for the report, said, "India accounts for almost half of global deaths from snakebite envenoming, with 1.2 million lives lost to snakebite over the past 20 years," he told this paper. The report also said that SBE is a crisis of inequality, where access to treatment is a privilege, not a right.

"It disproportionately affects agricultural workers and rural communities – people at the heart of industries such as farming, mining, and infrastructure. From the coffee we drink to the clothes we wear, the crisis of SBE is being experienced by the very people who grow, farm or supply so many aspects of our everyday life," said the report, which was released to mark World Neglected Tropical Diseases Day 2026.

Elhadj As Sy, Chancellor of the Liverpool School of Tropical Medicine and Co-Chair of the Global Snakebite Taskforce, said, "Snakebite must no longer be overlooked or underfunded by the international community. It is time for action not sympathy, not statements, but action worthy of the scale of this crisis."

Mamata files petition in SC against poll panel a day before meeting CEC

SUBHENDU MAITI @ Kolkata

CHIEF Minister Mamata Banerjee on Sunday moved the Supreme Court against the Election Commission of India (ECI) and West Bengal Chief Electoral Officer (WBCEO) Manoj Agarwal challenging the ongoing Special Intensive Revision (SIR) of electoral rolls in the state.

The move comes ahead of the scheduled meeting between a 15-member TMC delegation, led by her, with the Chief Election Commissioner (CEC) Gyanesh Kumar at Nirvachan Sadan in Delhi.

The legal move has escalated the tension between the Commission and TMC-led government when the poll body is expected to announce the dates of Assembly elections by the month end. On Saturday, Mamata wrote her sixth letter to Kumar raising her objections against the methodology and approach adopted during the SIR exercise in the state.

She also alleged that the SIR drive has already claimed 140 lives, including common citizens and BLOs, because of panic and anxiety fearing deletion of names in the electoral rolls and workload among BLOs.

Sources said that Mamata's petition is likely to be heard in the apex court this week. On Wednesday, a case related to the SIR in the state will be heard. Some TMC MPs had knocked the SC related to the issue.

145 terrorists
and 17 security personnel killed in 40 hours in Balochistan, says CM Sarfaraz Bugti

GLOBAL WEATHER

LR: Light Rain • HR: Heavy Rain • LS: Light Snow • TDS: Thundershower • LC: Light Cloud • SNY: Sunny

Beijing	29	19	SNY	Los Angeles	20	12	SNY
Colombo	29	23	TDS	Melbourne	17	5	LC
Dhaka	27	16	TDS	Moscow	4	2	SNY
Dubai	26	22	SNY	New York	2	-3	SNY
Houston	30	23	TDS	Singapore	27	25	TDS
Istanbul	33	21	SNY	Toronto	-6	-8	SNY
London	12	8	SNY	Washington	3	-2	SNY

Mass Epstein file release sparks resignation, royal heat

Justice Department trove names high-profile contacts, prompts resignation in Slovakia and revive UK calls for Prince Andrew's cooperation

NEW YORK

NEWLY disclosed US government files on Jeffrey Epstein have prompted the resignation of a top official in Slovakia and revived calls in Britain for a former prince to share what he knows with authorities about Epstein's links to powerful individuals around the world.

The fallout comes just a day after the Justice Department began releasing a massive trove of files that offers more details about Epstein's interactions with the rich and famous after he served time for sex crimes in Florida. The prime minister of Slovakia accepted the resignation on Saturday of an official, Miroslav Lajcak, who once had a yearlong term as president of the UN General Assembly. Lajcak wasn't accused of wrongdoing but left his position after photos and emails revealed he had met with Epstein in the years after Epstein was released from jail.

The disclosures also have revived questions about whether long-time Epstein friend Andrew Mountbatten-Windsor, formerly known as Prince Andrew, should cooperate with US authorities investigating Epstein.

British Prime Minister Keir Starmer on Saturday suggested Mountbatten-Windsor should tell American investigators whatever he knows about Epstein's activities. The former prince has so far ignored a request from members of the US House Oversight Committee for a "transcribed interview" about his "long-standing friendship" with Epstein.

An email that was included in the US Department of Justice release of the Jeffrey Epstein files shows the cell where Epstein was found unresponsive | AP

President Donald Trump's Justice Department said it would be releasing more than 3 million pages of documents along with more than 2,000 videos and 180,000 images under a law intended to reveal most of the material it collected during two decades of investigations involving the wealthy financier. Making his first public comments about the release, Trump cast the documents as a vindication of his actions. "I didn't see it myself but I was told by some very important people that not only does it absolve me, it's the opposite of what people were hoping, you know, the radical left," he told reporters on Saturday night as he flew to Florida. The files, posted on the department's website, detail Epstein's ties to Mountbatten-Windsor and email exchanges with Steve Bannon, Steve Tisch, Bill Gates, Elon Musk and other high-profile political, business and philanthropic figures, across several years, according to the newly released official records.

Other documents offered a window into various investigations, including ones that led to sex trafficking charges against Epstein in 2019 and his longtime confidant Ghislaine Maxwell in 2021, and an earlier inquiry that found evidence of Epstein abusing underage girls but never led to federal charges. *AP*

KHAMENEI WARNS US ATTACK WOULD SPARK REGIONAL WAR

DUBAI

IRAN's supreme leader warned on Sunday that any attack by the United States would spark a "regional war" in the Mideast, further escalating tensions as President Donald Trump has threatened to militarily strike the Islamic Republic over its crackdown on recent nationwide protests.

The comments from the 86-year-old Ayatollah Ali Khamenei are the most-direct threat he's made so far as the aircraft carrier USS Abraham Lincoln and associated American warships are in the Arabian Sea, sent by Trump there after Tehran's bloody crackdown on nationwide protests. It remains unclear whether Trump will use force. He's repeatedly said Iran wants to negotiate and has brought up Tehran's nuclear program as another issue he wants to see resolved.

But Khamenei also referred to the nationwide protests as "a coup," hardening the government's position as tens of thousands of people reportedly have been detained since the start of the demonstrations. Sedition charges in Iran can carry the death penalty, which again renews concerns about Tehran carrying out mass executions for those arrested — a red line for Donald Trump. *AP*

Iranian lawmakers chant slogans as they wear the Revolutionary Guard's uniform in Tehran, Iran | AP

Xi push for strong currency to expand yuan's use globally

BEIJING

CHINESE President Xi Jinping has pitched for building a "strong currency" to expand the global use of the yuan and elevate it to the status of an international reserve, a move seen as a call to challenge the US dollar.

China, the world's second-largest economy after the US, has been accelerating the use of the yuan in international trade to reduce reliance on the US dollar. Last year, it settled nearly one-third of its USD 6.2 trillion foreign trade in local currency. In an article published in Qiushi, the ruling Communist Party's leading theoretical journal, on Saturday, Xi said China needs to build a "strong currency" that can be widely used in international trade, investment and foreign exchange markets, and achieve the status of a global reserve.

Chinese President Xi Jinping

Though Xi did not directly mention the US dollar in the article, the excerpts of which were carried by several media outlets here, the Chinese president has been strongly pushing for the yuan (RMB) to become an international currency to rival the dollar since assuming power in 2012. While China ranks among the world's biggest economies in terms of banking assets, foreign exchange reserves and capital market size, it remains "big but not strong" overall, Xi said, stressing that building a financial powerhouse would be a long-term task, the Hong Kong-based South China Morning Post reported.

China, along with Russia, has been promoting the Cross-Border Interbank Payment System (CIPS) as an alternative Swift international bank network. China, the largest buyer of Russian oil and gas, has also expanded the use of the yuan in bilateral trade with Russia. According to reports, China has already established currency swap agreements with about 50 countries to facilitate trade in local currencies.

Over the past year, the yuan has generally strengthened against the dollar, although international investment banks maintain that it remains below its long-term fair value. *PTI*

145 militants, 17 Pak security personnel killed in 40 hrs

ISLAMABAD

AT LEAST 145 terrorists and 17 security personnel have been killed in the last 40 hours in multiple counter-terrorism operations in the restive Balochistan province, Chief Minister Sarfaraz Bugti said on Sunday. Bugti in Quetta said that the bodies of all the 145 terrorists were in the custody of the authorities and their identification process was being carried out.

He said this was the highest number of terrorists killed in less than two days ever since security forces launched a war against terror in the province.

Bugti said that 17 personnel of the law enforcement and security forces were killed while fighting the terrorists at different locations, including Quetta, Sibi, Gwadar, Noshki, Pasni etc. Earlier in the day, the Pakistan Army said at least 15 soldiers and 92 militants were killed in multiple counter-terrorism operations carried out by security forces. The army said the operations were launched after militants belonging to ethnic Baloch groups carried out attacks at several locations on Saturday.

The army said the militants attempted to disturb peace by carrying out terrorist activities in and around Quetta, Mastung, Nushki, Dalbandin, Kharan, Panjgur, Tump, Gwadar and Pasni. "Our valiant troops engaged the terrorists with precision and after prolonged, intense and daring clearance operations across Balochistan, killed 92 terrorists, including three suicide bombers," it said in a statement. The militants also targeted civilians, killing 18 people, including women, children, the elderly and labourers, the army said. *PTI*

EXPRESS READ

Meta faces child safety trial in New Mexico

SANTA FE: The first stand-alone state trial against Meta over child safety is starting in New Mexico, with jury selection underway. The lawsuit stems from an undercover probe using decoy accounts posing as minors to track sexual solicitations and Meta's responses. Attorney General Raúl Torrez alleges Meta's platforms enabled predators and prioritised profit over children's safety. The state argues it is challenging Meta's algorithms and business practices, not user content, in a strategy that could bypass Section 230 protections. Meta denies the claims, calling them sensationalised, and says it has added safety tools and controls for teens. Legal experts say the case could shape future lawsuits against social media firms. Opening statements are set for Feb. 9, and the trial could last weeks.

DESPITE TRUCE, RUSSIAN DRONE STRIKE HITS BUS, KILLS 12 MINERS

KYIV

A Russian drone strike on the Ukrainian city of Dnipro hit a bus carrying mineworkers and killed at least a dozen people, Ukrainian authorities said on Sunday, hours after President Volodymyr Zelenskyy announced that the next round of peace talks between Russian and Ukrainian delegations will take place on Wednesday and Thursday. The strike injured several more people and sparked a fire that was subsequently put out, according to the emergency services.

DTEK, Ukraine's largest private energy company, said it owned the bus and accused Russia of carrying out "a large-scale terrorist attack on DTEK mines in the Dnipropetrovsk region," whose capital is Dnipro.

"The epicentre of one of the attacks was a company bus transporting miners from the enterprise after a shift in the Dnipropetrovsk region," the company said in a Telegram post. The strike came days after US President Donald Trump said the Kremlin had agreed to temporarily halt the targeting of the Ukrainian capital and other cities, as the region suffers under freezing temperatures that have brought widespread hardship to Ukrainians.

Meanwhile, envoys from Russia, Ukraine and the US had been expected to meet Sunday in Abu Dhabi for talks on ending the war, but President Volodymyr Zelenskyy said the trilateral meetings are now set for Feb. 4–5. Ukraine is ready for substantive talks, he said, seeking a dignified end to the war. No immediate US or Russian comment followed. *AP*

PUBLIC NOTICE

This is to inform the general public that my client intends to enter into joint development agreement with respect to below described Item 1 Property and Item 2 Property (collectively referred as '**Schedule Property**').

That Item 1 Property belongs to (i) Mr. A.N. Gopala Reddy, (ii) **Mr. Munirajaiah N.**, (iii) **Mr. Krishna Reddy A.N.**, and (iv) **Mr. Munireddy A.N.**, all sons of late Mr. Nalappa Reddy which they acquired under the Partition Deed dated 22-01-2009 registered as document No. YAN-1-02692/ 2008-09 of Book I, stored in CD No. YAND314, in the office of the Sub-Registrar, Yelahanka, Bangalore; It is represented that Mr.A.N. Gopala Reddy died intestate leaving behind his wife **Mrs. K.B. Shivamma** and his children **Mrs. A.G. Manjula & Mr. A.G. Madhu Kumar Reddy** as his only legal heirs.

That larger extent of Item 2 Property, measuring 19 guntas in survey No. 51/3, originally belonged to Mr. Krishna Reddy A.N. which he acquired under the Gift Deed dated 08-05-2009, registered as document No. YAN-1-227/2009-10 of Book I, stored in CD No. YAND316, in the office of the Sub-Registrar, Yelahanka, Bangalore. Later Mr. Krishna Reddy A.N. retaining 2000 Sq. feet at north-western corner of said survey No. 51/3 (i.e. Item 2 Property), sold the remaining 18,691 Sq. feet to M/s. Allegro Mahabaleshwara Ventures LLP under sale deed dated 07-12-2020. It is further represented that the said Item 2 Property is being used as the access road to Item 1 Property.

The said Owners represent that they are in peaceful possession, enjoyment and occupation of the Schedule Property as absolute owners without any let or hindrance from anyone and have a good marketable, right, title and interest therein and that apart from them there are no other person/s having any right or claim over the Schedule Property.

The said Owners further represent that they have not entered into any agreements/ mou, joint development agreements etc., with any third party and that they have not mortgaged, created any right, interest, lien or encumbered the Schedule Property or any part thereof in any manner with any person/s or any financial bodies.

Notice is hereby given to the general public that any person/s other than the said Owners asserting any right, title, interest, claim or demand in relation to the Schedule Property or any part thereof or the documents thereof or against the said Owners, may lodge their statements, objections or claims in writing, along with documentary evidence in support thereof, with the undersigned, within **15** (fifteen) **days** from the date of publication of this notice. In the absence of any genuine or rightful objections and/or claims, our clients shall proceed with the transaction on the understanding that there are no claim(s) / objection(s) / demand(s) of any nature whatsoever with regard to the Schedule Property.

SCHEDULE PROPERTY

Item 1 Property : Land bearing Survey No. 51/1, measuring 03 Acres 32 Guntas, (now bifurcated as Survey Nos. 51/1, 51/6, 51/7 and 51/8, each measuring 38 guntas), situated at Ananthapura Village, Yelahanka Hobli, Bengaluru North Taluk, Bengaluru and bounded on the :

East by :Land belonging to C.R.P.F.;
West by :Duo Marvel, Royal Kempegowda Convention Hall and BBMP Park;
North by :Land belonging to C.R.P.F.;
South by:Land bearing survey No. 51/3 (i.e. Item 2 Property & Classique Windchimes).

Item 2 Property: 2000 Sq. feet of land comprised in Survey No. 51/3, situated at Ananthapura Village, Yelahanka Hobli, Bengaluru North Taluk, Bengaluru and bounded on the :

East by : Classique Windchimes constructed on remaining portion of survey No. 51/3;
West by : Duo Marvel Road;
North by : Land bearing survey No.51/1 (Item 1 Property);
South by : Classique Windchimes constructed on remaining portion of survey No. 51/3.

Sri. Sushanth J. Pattanshetti, Advocate
Jayanth Pattanshetti Associates LLP, 102, Ground Floor,
"Rams Infantry Manor, No. 70, Infantry Road,
Bengaluru - 560 001, Ph. 080-25593195/9980530355.
Place: Bengaluru
Date: 02-02-2026

LOST

I, **Mrs. NISARGA K. MANE,** would like to inform to the general public that I have misplace my Original Sale Deed dodument bearing No. KCH-1-3067/2022-23, stored in CD No. KCHD1140, registered in the office of the Gandhinagara (Kacharakanahalli) of Site No. 05, Sy.No. 54, comes under Kasagattapura village panchayath, Hesaraghatta Hobli, Yelahanka Taluk, Bangalore.
If anyone finds the documents contact me at within 15 days from the date of publication of this notice. Mobile No: 9902507092.Lost article report has been lodged under Bangalore City Police. Lost Report No. 2028979/2026, dt: 27/01/2026.

PUBLIC NOTICE

My client intends to purchase the schedule property from its owner Sri. Umesha G V. The owner represents that he purchased the property from Smt. Yeshoda B C, vide registered Sale Deed dated 12-06-2024 document no. YPR-1-02454/2024-25.
If any person/s or financial institutions have any objection, claim, right, title, interest over the schedule property may file their objections with the undersigned alongwith documentary proof, within **FIFTEEN (15) DAYS** from the date of publication of this notice. Thereafter, they will proceed to complete the transaction without being liable for any claims put forth thereafter.

SCHEDULE

All that piece and parcel of the **VACANT Site No.1125,** Khatha No. 1006, situated at HMT Layout, now KRS Gowda Extension, Yeshwanthpura Hobli, Bangalore North Taluk, within BBMP limits (formed in Sy.Nos. 1/3A, 48/1 & 2, 49, 50/2 to 5, 51/8 52/1, 53/1 & 2, 54/1 to 10, 55/1,2A, 2B,3,4 &5, 56/1 to 4, 57, 58, 59/1 & 2, 60, 61, 62/1 & 2, 63/1 to 4, 64, 66, 67/3 of Nagasandra Village AND Sy. Nos.5/1, 5/2 6/7 to 10, 7, 8/1, 8/2 9/1 9/2, 9/3 10/1, 10/2, 11/1, 11/2, 11/3, 12/1 to 5, 13/1 of Nelakadhirenahalli Village, measuring 129 acres 34 guntas, layout formed by HMT Employees Co-operative House Building Society Limited)
Measuring East to West 40 feet/12.19 mtrs and North to South 60 feet/ 18.26 mtrs, in all 2400 Sq.ft/222.83 Sq.mtrs and bounded on:
East by: Site No. 1126,
West by: Site No. 1124,
North by: Road,
South by: Site No. 1154.

Sd/-
Mr.Jayavardhan V M
Advocate
No.4/1, 1 D Main, Shivanagar, Rajajinagar, Bengaluru 560010
Place: Bengaluru
Dated: 29.01.2026

PUBLIC NOTICE

My Client Mr. Srikant Sunderaj Iyengar, aged about 69 years, S/o. K.G.S. Iyengar, Aadhaar No: 9979 0589 6912, residing at No. 402, Rama Mansion, R.V. Apartment, No. 14, 16th Cross, Malleshwaram, Bangalore-560003, while Srikant Sunderaj Iyengar was returning to his residence from Channarayapatna, Devanahalli Taluk, Bangalore, on: 26-1-2026 has lost the original Sale deed dated: 30-6-2000, Document No. 582/2000-01, Book-1, Volume: 1840, at Pages: 99 to 102, in the office of the Sub-Registrar, Devanahalli, Bangalore Rural District, pertaining to immovable property bearing Survey No. 40, Katha No: 32, measuring 1 Acre 4 Guntas (one acre & four guntas), situated at Gokare Village, Kasaba Hobli, Devanahalli Taluk, Bangalore Rural District.
If the said document is found by any person, he/she could contact my client through me.

Raveendra Reddy .N, Advocate
No. 105, A.K.V. Chambers, Ibrahim Street, Above Silver Palace, Shivajinagar, Bangalore-1. Ph. 9448119472
E-Mail : reddynr@hotmail.com
Bangalore, Date : 31.01.2026

IN THE COURT OF THE LXXXVI (86TH) ADDITIONAL CITY CIVIL & SESSIONS JUDGE (COMMERCIAL COURT) AT BENGALURU (CCH-87)

I.A. No. /2025
In
Commercial Original Suit No. 1029/2025

BETWEEN : M/s. COMPRESAIR Represented by its Partner and Authorized Representative Mr. Nikhil Hoskote, A Partnership Firm, Having its Registered Office at No. 339, 10th Cross, Mahalakshmi Layout, Bengaluru-560086.
...PLAINTIFF

AND : M/s. Waffe Engineering Pvt. Ltd. Represented by its Director, Mr. Suhas Ramakrishna
Having its Registered Office at No. 15-16, 7th Cross, SRS Road, Peenya 2nd Stage, Bengaluru-560058. **...DEFENDANT No. 1**

M. Suhas Ramakrishna, Director, M/s. Waffe Engineering Pvt Ltd. Having its Registered Office at No. 15-16, 6th Cross, SRS Road, Peenya Industrial Area, Bengaluru-560058.
Also at Having its Reg. Factory at No. 107, 6th Cross, SRS Road, Peenya Industrial Area, Bengaluru - 560 058. **...DEFENDANT No. 2**

SUMMONS TO THE DEFENDANTS U/O V Rule 20 of CPC, 1908

WHEREAS the above-named M/s. COMPRESAIR has filed a Commercial Original Suit (COM O.S.) No. 1029/2025 under Order VII Rule 1 & 2 of CPC seeking recovery of money of Rs. 7,80,438/- (Rupees Seven Lakhs Eighty Thousand Four Hundred and Thirty-Eight Only) along with interest @ 18% p.a. has instituted a suit against you for you are hereby informed to appear before this court in person or through a pleader duly instructed **on the 23.02.2026 at 11 a.m.** in the forenoon and to file your show cause as to why the relief prayed for shall not be granted.
Take further notice that in case you or your pleader does not appear, the said Commercial Original Suit will be heard and determined Ex-Parte.
Given under my hand and seal of the Court this 23rd day of January 2026.

By Order of the Court, Senior Sheristedar, Commercial Court Unit, City Civil Court, Bengaluru.
Advocate for Service :
Rohit R. Kukreja, Advocate
Unit No. 1, 2nd Floor, No. 11, Jeevan Buildings, (New Block) Kumara Park East, Bengaluru-560 001. Mob: +91 98861 21368

CHANGE OF NAME

I, **Mr. GULAM MASIHUDDIN** R/at 199/2, Tq Basavakalyan, Narayanapur, Basavakalyan, Bidar, Karnataka 585327. I state that my name is **"GULAM MASIHUDDIN"** but in all other documents my name mentioned as **"MOHAMMED MASIHUDDIN"** both the names belong to same person. My Correct Name is **GULAM MASIHUDDIN**.Vide affidavit dated **28.01.2026** sworn in before **J Anand Kumar B.Com.,LLB** advocate and notary, No.2, Ananda Nilaya, Vinobha Nagar, H.Siddaramaiah Road, Bangalore-560027

CHANGE OF NAME

I, **Mrs. QAMMER JAMSHEED BEGUM R/at** House No. 08, 6th Main, 1st Cross, Krishnappa Layout, Opp Kamadhenu Layout, B Narayanapura, Bangalore 560016.. I state that my name mentioned in Adhar Card as **"QAMMER JAMSHEED BEGUM"** in Passport documents as **"QAMMER JAMSHID BEGUM"** both the names belong to same person. My Correct Name is **QAMMER JAMSHEED BEGUM**. Vide affidavit dated **28.01.2026** sworn in before **J Anand Kumar B.Com.,LLB** advocate and notary, No.2, Ananda Nilaya, Vinobha Nagar, H.Siddaramaiah Road, Bangalore-560027

AFFIDAVIT

I, SREENIVASULU REDDY PAPANNA GARI S/o P MUNIVENKATA REDDY R/at NO: T 62, Sri Srinivasa Nilayam, 5th Cross, 4th block Shiridi Layout Ayyappa Nagara Behind Krishna Community Hall Bangalore. I Swear to submit that my Daugther Vinanditha S is studiyng Narayana E,Techno School Banglore south Ayyappa Nagara Your School authority has issued TC its NO 212/2017-18 in my Daugther in that TC my name is mentioned as SREENIVASULU REDDY P in my adharcard my name is entered SREENIVASULU REDDY PAPANNA GARI. Hence I request our authority mentioned in the TC my name SREENIVASULU REDDY PAPANNA GARI. I Swear to submit that I request to you please mentioned in the TC my name entered SREENIVASULU REDDY PAPANNA GARI instead of, SREENIVASULU REDDY P in the TC. Hence this affidavit produced before the Narayana E,Techno School Bangalore south Ayyappa Nagara.

AFFIDAVIT

I, SREENIVASULU REDDY PAPANNA GARI S/o P MUNIVENKATA REDDY R/at NO: T 62, Sri Srinivasa Nilayam, 5th Cross, 4th block,Shiridi Layout, Ayyappa Nagara,Behind Krishna Community Hall, Bangalore.
I Swear to submit that my son Revanth Sai S was studiyng Narayana E, Techno School Banglore south Ayyappa Nagara Your School authority has issued TC its NO 333/2022-23 in my son in that TC my name is mentioned as SREENIVASULU REDDY P in my adharcard my name is entered SREENIVASULU REDDY PAPANNA GARI. Hence I request our authority mentioned in the TC my name SREENIVASULU REDDY PAPANNA GARI. I Swear to submit that I request to you please mentioned in the TC my name entered SREENIVASULU REDDY PAPANNA GARI instead of, SREENIVASULU REDDY P in the TC this affidavit produced before the Narayana E,Techno School Banglore south Ayyappa Nagara.

PUBLIC NOTICE

Notice is hereby given to the general public that **Mr. Eric Keki Dastur and Mrs. Navaz Eric Dastur**, being the absolute owners of the property described below having purchased the same from M/s. K.M. Dastur Reinsurance Brokers Private Limited, have agreed to sell the said property to the intending purchasers.

Description of the Property:

All that piece and parcel of immovable property bearing Office Unit No. 502 (Old No. 2) on the fifth floor of the building known as "Brigade Towers", situated at Brigade Road, Bengaluru, measuring 517 square feet together with 26/6000 undivided share, right, title and interest in the land appurtenant thereto.
Whereas, in respect of earlier transactions relating to the said property, a Power of Attorney had been executed at Coimbatore dated 6th January 1987 registered on 7th January 1987 registered as No. 1 of 1987 of Book 4 Volume 1 in pages 57 to 61 at the office of the Sub Registrar, Madukkarai and the present transaction is being undertaken after due verification of all prior title documents.
Any person or persons having any claim, right, title, interest, lien, charge, mortgage, tenancy, lease, inheritance, litigation, agreement, Power of Attorney or encumbrance of any nature whatsoever in respect of the above said property are hereby required to submit their objections, if any, in writing, together with supporting documents, to the undersigned at the address mentioned below within 15 (fifteen) days from the date of publication of this notice.
In the event no objections are received within the said period, it shall be presumed that there are **no subsisting claims or objections**, and the purchasers shall proceed with the proposed transaction. Any claim made thereafter shall not be entertained.

M.R. Kousthubha, Advocate
Ayana Legal, 505-506, 5th Floor, Brigade Towers, 135, Brigade Road, Bengaluru-560025. Tel : +91-80-29548996
Place : Bengaluru **Date :** 31.01.2026

AXIS BANK LIMITED (CIN: L65110GJ1993PLC020769)
Structured Assets Group, 1st Floor, Axis House, No. 3, Club House Road, Anna Salai, Chennai - 600002.
www.axisbank.com

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrowers/Mortgagors i.e. **1) M/s. Krishna Enterprises (Housing & Infrastructures) India Private Limited i.e 2) Mr. R. Anil Kumar S/o Mr. Kuttapu Nambiyath Ravi, 3) Mr. R. Sunil Kumar S/o Sri Kuttapu Nambiyath Ravi , 4) M/s. Krishna Enterprises (Housing & Infrastructures) India Private Limited - (POA holder of Mr. C. Jayanna, Mr. Munegowda, Mr. Narayanappa, Mr. Nanjappa & Mr. M. Rajagopal)** that the below described immovable properties mortgaged/charged to Axis Bank Limited i.e. Secured Creditor, the possession of which has been taken on March 15, 2024 through court order Crl.Mis.No.6074/2020. and handed over to Authorised Officer of Axis Bank Limited, i.e., Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" and "NO RECOURSE BASIS for recovery of **Rs 9,50,37,208.50/- (Rupees Nine Crores Fifty Lacs Thirty Seven Thousand Two Hundred and Eight and Paisa Fifty Only) as on 25.11.2025** along with further interest thereon from 26.11.2025, at the contractual rate of interest till the date of payment, incidental expenses, other charges, costs etc (minus further payments, if any). due to Axis Bank Limited from the above-mentioned borrower and guarantors.

DESCRIPTION OF THE IMMOVABLE PROPERTIES

Details of lot	Property in the name of M/s Krishna Enterprises Housing and Infra India Pvt Ltd
Lot No.1 Property 1	**Simple mortgage of Property located F008, First Floor, Block B, Krishna Greens, Khata No. 286/109/A/28, Sy.No. 109/1A & 109/1B, Krishna Temple Road, Kodigehally Village, Yelahanka Hobli, Bangalore - 560 097.** All that piece and parcel of Flat / Apartment bearing No.F008, BBMP new Municipal Sub No. 286/109/A/28-F-008, on the First Floor of 'B' Block in the Apartment known as "KRISHNA GREENS", situated at Kodigehalli Village, Bangalore, having super built up area of 1741 Sq. ft., along with undivided share in land measuring 942 Sq. ft., and garden area 159 Sq. ft., in Schedule-B property and common right over the passages, lobbies, lift, open space, staircases, corridors etc. in the apartment, the building is constructed with Bricks and Cement with RCC roofing, Mosaic tiles flooring, jungle wood doors and steel frame windows with electricity, water and sanitary facility.
Lot No. 2 Property 2	**Simple mortgage of Property located at Flat No. G- 012A, Ground Floor, Block E, Krishna Greens, Khata No. 286/109/A/28, Sy. No. 109/1A & 109/1B, Krishna Temple Road, Kodigehally Village, Yelahanka Hobli, Bangalore - 560 097.** All that piece and parcel of property bearing Flat No.G-012A, BBMO No.286/109/A/12-G-012A, on the Ground Floor, of 'E' Block in the Apartment known as "KRISHNA GREENS", situated at Kodigehalli Village, Bangalore, having super built up area of 1306 Sq.ft., along with undivided share in land measuring 707 Sq.ft., and garden area 159 Sq.ft., in Schedule-B property and common right over the passages, lobbies, lift, open space, staircases, corridors etc. in the apartment, the building is constructed with Bricks and Cement with RCC roofing, Mosaic tiles flooring, jungle wood doors and steel frame windows with electricity, water and sanitary facility.

Possession of the above-mentioned property is taken on 15.03.2024 under Crl.Mis.No.6074/2020 passed by CMM Court at Bengaluru and handed over the Possession to the Authorised Office of Axis Bank Limited.

Date and time of E-Auction	18.02.2026 Between 11.00 A.M to 11.15 A.M for Property 1 Between 11.15 A.M to 12.00 Noon for Property 2
Reserve Price	Rs. 72,00,000/- (Rupees Seventy-Two Lakhs only) - Lot-1-Property 1 Rs. 54,00,000/- (Rupees Fifty-Four Sixty Lakhs only) - Lot-2-Property 2
Earnest Money Deposit	Rs.7,20,000/- (Rupees Seven Lakh Twenty Thousand only) - Lot 1- Property 1 Rs.5,40,000/- (Rupees Five Lakh Forty Thousand only) - Lot 2- Property 2
Last date for submission of bid and EMD Remittance	Demand Draft/Pay Order in the favour of 'Axis Bank Ltd.' payable at Chennai to be submitted on or before **17th February 2026 by 5:00 p.m.** at either of the following address: **Mr Moorthy K, +91 9710006661** Axis Bank Ltd., 1st Floor, Axis House, No 3, Club House Road, Anna Salai, Chennai - 600 002.
Inspection of Property	For inspection, please contact **Mr Moorthy K (Authorised officer)** on the following number +91 9710006661. Inspection shall be done with prior approval of authorised officer on a working day.
Bid Increment Amount	Rs. 1,00,000/- for Property- 1 (Auction ID: 355972) Rs. 1,00,000/- for Property- 2 (Auction ID: 355973)

Encumbrances known to the Secured Creditor : NIL
For detailed terms and conditions of the sale, please refer to the link provided in **https://www.axisbank.com/auction-notices** and/or **https://axisbank.auctiontiger.net.** (Property- 1 -Auction ID: 355972), Property- 2 - Auction ID: 355973).

Date : 02/02/2026 **Sd/- Authorised Officer**
Place : Bangalore **Axis Bank Ltd.**

KARNATAKA POWER TRANSMISSION CORPORATION LIMITED
(CIN:U40109KA1999SGC025521)
No.:EEE/AEE(O)/PSDKLR/F-25/25-26/2590-591 Date: 29.01.2026

NOTIFICATION

This is to publish for the information of public that the work of establishment of 220/66/11kV GIS Chikkaballapura Sub-station in Chikkaballapura District and 220KV Dibburahalli-Chikkaballapura line for a distance of 27.752 Kms pass through the villages in Chikkaballapura District of Siddlaghatta Taluk- Dibburahalli, Hiriyalachanahalli, Shettihalli, Byappanahalli, Yrappanahalli, Ammagrahalli, Valasenahalli, Bashettihalli, Gowdanahalli, Doddagummanhalli, Cheelabommanahalli and Chikkaballapura Taluk- Venkatapura, Chillakayalapathri, Doddthammanahalli, Golluchinnappanahalli, D.Kurubarahalli, Rayappanahalli, Dibbur, Kadadibburu, Gundlagurki, Kamashettihalli, Puttathimmanahalli, Eetamakalahalli, Thandramakanahalli, Marimakalahalli, Patrenahalli, Amani Gopalakrushna Kere, Bannikupe, Agalagurki, Kandavara.

The said lines will be commissioned on or after **05.02.2026**. These power lines are unsafe/risky. Hence, it is hereby informed not to climb the transmission line towers, not to throw metallic pieces/tree twigs/branches and not to tie the cattle to the transmission line towers. If anybody climbs the transmission line towers, throws metallic pieces/tree twigs/ branches and ties the cattle to the transmission line towers in spite of this notification, the person himself/herself will be responsible for any consequences and KPTCL will in no way be responsible for any consequences.

It is to inform the land owners in the line corridor that, it is unsafe to plant/grow trees for (total 32 Mtrs) 16 Mtrs from the center of the tower on either side of the line.

Sd/- Executive Engineer(Ele),
Project Division, KPTCL, Kolar-563101.

PUBLIC NOTICE

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Description of the Property:

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Whereas, in respect of earlier transactions relating to the said property, a Power of Attorney had been executed at Coimbatore dated 6th January 1987 registered on 7th January 1987 registered as No. 1 of 1987 of Book 4 Volume 1 in pages 57 to 61 at the office of the Sub Registrar, Madukkarai and the present transaction is being undertaken after due verification of all prior title documents.
Any person or persons having any claim, right, title, interest, lien, charge, mortgage, tenancy, lease, inheritance, litigation, agreement, Power of Attorney or encumbrance of any nature whatsoever in respect of the above said property are hereby required to submit their objections, if any, in writing, together with supporting documents, to the undersigned at the address mentioned below within 15 (fifteen) days from the date of publication of this notice.
In the event no objections are received within the said period, it shall be presumed that there are **no subsisting claims or objections**, and the purchasers shall proceed with the proposed transaction. Any claim made thereafter shall not be entertained.

M.R. Kousthubha, Advocate
Ayana Legal, 505-506, 5th Floor, Brigade Towers, 135, Brigade Road, Bengaluru-560025. Tel : +91-80-29548996
Place : Bengaluru **Date :** 31.01.2026

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Possession Notice (For Immovable Property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-H FL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) mad with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below to repay the amount notice is hereby given to the borrower and the public in general that the undersigned has **taken possession** of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **IIFL HFL** for an amount as mentioned herein under with interest thereon.The borrowers attention is invited to provisions of sub-section (8) of section 13 of the Act, If the borrower dears the dues of the **"IIFL HFL"** together with all costs. charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by **"IIFL HFL"** and no further step shall be taken by **"IIFL HFL"** for transfer or sale of the secured assets.

Name of the Borrower(s)/ Co-Borrower(s)/	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mr. Hanumaiah Hanumantharayappa Megha Industries Mrs. Chikkathayamma **Prospect No IL10698028**	All that piece and parcel of Property Bearing Site No 10 And 11, Sy No 22/1d & 22/1g, Khata No 568&1220, Sidedahalli Village, Yashwanthapura Hobli, Near Layout Park, Bangalore North, Karnataka, 560073 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area, Carpet_Area Property Area: 2883.00, 5963.00, 3783.00 Bounded By: North: Site No 12 South: Boundary Wall East: Concrete Road West: Site No 25,26,27	₹20912599.44/- (Rupees Two Crore Nine Lakh Twelve Thousand Five Hundred Ninety Nine and Forty Four Paise Only)	11-11-2025	30-01-2026

For,further details please contact to Authorised Officer at **Branch Office:** "ADAM CHAMBERS," #11, Richmond Road, Bengaluru - 560025 **or Corporate Office :** IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.
Place : Bangalore ; Date : 02.02.2026 **Sd/-, Authorised Officer, For IIFL Home Finance Ltd.**

U19 WC: India rout Pakistan, enter semis

Kanishk Chouhan showed his all-round prowess as India comfortably outclassed Pakistan by 58 runs in a Super Six encounter to qualify for the semifinal of the ICC U-19 World Cup in Bulawayo on Sunday. India will meet Afghanistan in the semifinal while England and Australia will play in another last-four encounter. **Brief scores:** India 252 in 49.5 ovs (Vedant Trivedi 68; Abdul Subhan 3/33) **bt** Pakistan 194 in 46.2 ovs (Usman Khan 68; Khilan Patel 3/35, Ayush Mhatre 3/21).

What will be the ripple effect of Pak boycotting India WC match?

SWAROOP SWAMINATHAN
@ Chennai

THE one clash powering most of the international cricketing commerce will not happen. On Sunday, the Pakistan government said that their team will take part at the World Cup but will not take the field to play India.

A look at the implications, what the International Cricket Council (ICC) can do and why this is just the latest in a series of worrying moves between two Asian cricketing powers...

Is it legal to boycott a game?

They are free to do as they think. While the ICC hasn't officially released the Playing Conditions for this year's edition, the one from 2024 will likely hold for 2026 as well. In it, there are provisions if a team wants to forfeit. Unless the ICC have explicit agreements in place with the Pakistan Cricket Board, they cannot do anything to force the PCB to play. They can threaten with sanctions and levy huge penalties but PCB will argue that they have allowed partial boycotts previously with no significant penalties. In 1996 WC, Australia and West Indies refused to travel to Sri Lanka. In 2003, England and New Zealand didn't travel to Zimbabwe and Kenya respectively.

What's the BCCI stance?

This is an ICC event. So, to be honest, this will not affect them. If anything, they will get their two points as long as they travel to Colombo and fulfil their part of the bargain.

Any commercial implications?

There were earlier misgivings between JioHotstar and ICC over media rights for these events. The former felt that the existing rights deal was inflated. Without this game, they may even demand the ICC to return some of the money they received. Because an India vs Pakistan game is the crown jewel in all ICC events. Other matches may grab eyeballs but this is the only match capable of generating the revenues eight figures on its own. For example, at the Asia Cup, ads were sold for well over ₹12 lakh for a 10s second slot. For a World Cup, you can probably double that and then some. The broadcaster may be insured for a loss arising out of boycotts or abandonments but it remains to be seen if that's the case here. You can also make a case for saying that this one match sustains the cricketing ecosystem in the associate world as most rely on ICC funding.

XPLAINER

Why Pak took this call?

It's very ironical that their government announced this the day both their U-19 teams were facing each other at the World Cup. In their eyes, it's two totally different things although it's very clearly a political ploy to curry favour with Bangladesh. You can draw a straight line from what happened with Mustafizur Rahman to Sunday's decision by Pakistan government.

Is it 'govt. interference'?

This is a line the ICC may take in their informal communication with the PCB in the days to come. Considering the Pakistan government took this decision — the announcement came from their handle — could this be seen as government interference? It's up to the lawyers. What about India's decision to not play in Pakistan you ask? Wasn't that government interference? If the Indian government decided India's tennis players could go and play there, surely they could have said it was safe for the cricket team to go and play there. Again, these things are hardly black and white.

THE SPECIALISTS: GAMECHANGERS

Over the years, throwdown specialists have become an integral part of cricketing ecosystem. **Gomesh S** takes a deep dive into understanding their significance, the challenges they face, and whether it has become a viable career option

ON January 23, 2026 after scoring his first international 50 in over 15 months, India captain Suryakumar Yadav's gesture caught the attention of the cricketing world. Surya, walking back after completing the chase against New Zealand in the second T20I at Raipur, touched the feet of Raghavendra Dvgi (known as Raghu) — a throwdown specialist with the team. It seemed like a 'thank you' from Surya's part for the help and hard work from Raghu in the nets. It was not the first time an Indian player credited the sidearm specialist in public. Known for his sharp 150kph projectiles, Raghu has been with the Indian team for more than 15 years and several players have spoken about his contribution, including the likes of Virat Kohli. The current siderarm trio — Raghu, Dayananda Garani and Nuwan Seneviratne — are the silent support cast.

It doesn't matter if the Sun is beating down or if it's windy or chilly... they are there. Quite often, they come in early with a kit bag filled with balls, roboarms, setting up the place around the practice nets. Depending on who comes out to bat, they deliver different lengths to the batters. They also feed balls for range-hitting, while also assisting during fielding drills. To put it precisely, they are the first to enter the ground and last to leave, tirelessly toiling to assist the players in every possible way.

So, where did it all begin? How did sidearm specialists come into the picture? What is their role in a cricket team or on an individual player's development? Renowned coach Biju George gave a lowdown. "As a batter, facing a fast bowler, there are so many cues there. But when you face a sidearm, most of these cues are absent. So you have to react faster, you have to read faster," George told this daily. The former India women fielding coach calls Raghu a pioneer. After all, Raghu was the first to join the Indian team as a throwdown specialist, and many others followed. One of them is Khaleel Shariff, a sidearm specialist with RPSG Group's teams in both IPL and SA20 leagues. Hailing from a lower-middle class family in Kolar, Shariff used to be an aspiring fast bowler, travelling from Kolar to Bengaluru every day for training at the KIOC academy. Once he chanced upon giving throwdowns to Mayank Agarwal in the nets and the Karnataka batter was impressed. From thereon, he took it seriously, working with the batters in the academy, then in Karnataka Premier League, and Tamil Nadu Premier League before former Karnataka all-rounder K Gowtham helped him get an opportunity with Rajasthan Royals.

Shariff remembers a call he got from Yuvraj Singh that changed his life in 2017. "He gave me a call randomly and said 'Hi Khaleel. This is Yuvraj Singh'. I thought somebody was making fun of me. Then he said it was him and asked if I could come to NCA the next day. Once I started working with him, people around NCA started to notice me. That is when I got my recognition and then I got a chance to be a part of IPL teams," recalled Shariff who credits Gowtham and former India batter Robin Uthappa for supporting him.

He has also worked with the Australian men's team whenever they visit. From staying at KIOC academy, now Shariff has moved to Bengaluru along with his family because of the opportunities that being a throwdown specialist gave. "I made sure even my family moved here to Bengaluru," he said with a smile during a virtual interaction with this daily.

Trying to find foothold

Meanwhile, Parmod Kumar took to sidearm after being inspired by Raghu's videos. The youngest in the family, the responsibility of taking care of his mother fell on Parmod when his father passed away in 2019. He moved from Bihar to New Delhi, learnt to give throwdowns and now has been with the Cricket Association of Uttarakhand (CAU) for six years. "I used to give personal coaching to the kids. I decided to add sidearm and started watching Raghu bhai's videos. Soon Ranji Trophy and IPL players started calling me to train. Navneet Mishra (manager, CAU), and Piyush Raghuvanshi (video analyst) and the batting coach have helped me a lot. All I can say is that it is my father's blessing," Parmod told this daily. However, despite his six years of experience with the Ranji team, Parmod is still waiting for a chance to move to the next level. "I have been sharing throwdown and sidearm videos on Instagram since 2020," says Parmod who has more than 20000 followers. "I have all the variations... in-swing, out-swing, reverse-swing. I do everything according to the batter's needs. I have also worked with a women's team during the Delhi Premier League. I am trying for a chance to work with any of the IPL teams," he added.

Alternate career option

Aspiring cricketers or even people who are interested in the sport and want to be associated with it are interested in becoming a sidearmer. And unlike the past, there are actual throwdown clinics where people attend workshops to learn the skillsets, how to take care of the shoulders, variations and more. After all, throwing hundreds of balls at pace every training session through the calendar year is no mean feat.

Gabriel Ben Kurian, throwdown specialist with Royal Challengers Bengaluru, knows it all too well. He conducted workshops for aspiring throwdown specialists in Kochi where around 105 students took part. "I conducted four workshops for them. In the first two workshops, there were 150 odd people. Then they were filtered and again taught the advanced techniques of throwdown. Like how to bowl, how to cut the air or how to do variations, etc. The basic thing in throwdown workshops was how to gain the accuracy, control and how to maintain the speed. Also how to prevent the injury while doing throwdowns, what are the things needed to be done. We have training and of course the practical aspects for the throwdowns. It was like a person-to-person workshop. We fixed a date, went to a ground or facility and did the workshops," Gabriel told this daily.

Within the game's rewarding but unforgiving ecosystem, the importance of a throwdown specialist can't be overstated. Here's one example to ram home that point. All teams will have two kinds of training sessions. Mandatory or optional. For throwdown specialists, though, there are no public holidays. There are no weekends. For them, every day is a Monday.

Parmod Kumar | Khaleel Shariff

ICC MEN'S T20 WORLD CUP INDIA & SRI LANKA 2026 #Invisiblehands

5 DAYS TO GO

HOW THEY EARN

- At club and academy level, it may vary from ₹300-400 per session to ₹500-1500 per session depending on the city, and the experience of the sidearmer. Some academies also hire throwdown specialists as full-time employees.
- Different state associations have different kinds of contracts. Some provide seasonal contracts (starting from approx ₹3 lakh) for just Ranji Trophy and per diem (₹2500-3000 approx) while some have throwdown specialist as employees with monthly salaries. A few associations also have sidearmers on annual contracts.
- Teams in state leagues contract sidearmers for tournaments where the pay may begin from around ₹50,000 depending on the number of matches and length of the tournament
- IPL teams, too, have different kind of contracts and employments – full-time across leagues, season-wise, etc. — and the payscale begins anywhere between ₹4-5 lakhs per season

MEN WITH GOLDEN ARM

A look at the three sidearm specialist with the Indian team...

Raghavendra Dvgi

An aspiring offie from a poor family in Kumta, Karnataka, Raghu has trained under Ramakant Achrekar early on, but his career did not progress. With little to no financial backing, several people helped him to move to Bengaluru through Hubli over the years. He worked with Karnataka cricketers at KIOC academy. His keen interest and ability to deliver at 150KPH meant, he became part of NCA where he impressed Sachin Tendulkar & Rahul Dravid. They took him to the Indian team and he has stayed with them since.

Nuwan Seneviratne

Fondly called as Bavuwa, he was working a school van driver in Colombo while helping out at the Nondescripts Cricket Club, Maitland a decade ago. Having played only two first-class matches, he caught the attention of former SL batter Charith Senanayake and there was no looking back. The strongly built left-armer spent two years with SL A team and the senior side before impressing Virat Kohli during the 2017 tour. Soon, he joined the team and has become a mainstay for multiple World Cups, Test tours and helped players adjust to left-arm pacers.

Dayananda Garani

Son of farmer from a coastal district in West Bengal, he used to man the traffic as Civic Police Volunteer in Kolkata back in the day. Once a medium pacer, he moved to Andhra in 2016 where he learnt to become throwdown specialist. Then came the opportunity with Punjab IPL team through the help of Munish Bali who is now the Indian women's team fielding coach. During the 2020 Covid bubble, he joined the Indian team before going Down Under. Since then, he has been with the team helping out players in every way possible.

Alcaraz, the youngest man to complete career slam

AFP @ Melbourne

CARLOS Alcaraz swept past Novak Djokovic to win his first Australian Open on Sunday and become the youngest man to complete a career Grand Slam, denying the Serbian great an unprecedented 25th major.

The Spaniard was imperious after a slow start in dismissing the 38-year-old, 2-6, 6-2, 6-3, 7-5 on Rod Laver Arena to claim a seventh Slam title and cement his place in the history books.

In doing so, he became the youngest man in the Open era to win all four majors, adding to his two titles each from Wimbledon and the French and US Opens.

At 22, he surpassed legendary countryman Rafael Nadal — in the crowd to witness the feat — who was two years older when he did the same.

A seventh Slam put him alongside John McEnroe and Mats Wilander and one behind Andre Agassi, Jimmy Connors and Ivan Lendl.

"It's an honour to be here in Melbourne every year," Alcaraz said, before writing on a TV camera lens: "Job finished. Four out of four complete."

"So I just want to say thank you very much for pushing me in the tough moments during the matches."

He paid tribute to Djokovic.

"You were talking about how I'm doing the things I am, but what you're doing is really inspiring, not only for tennis players but athletes around the world."

It was a first defeat for Djokovic in a Melbourne final, having won all 10 previously, leaving him still searching for a landmark 25th major to better Australia's Margaret Court, who was also watching on centre court.

Djokovic, striving to become the oldest man to lift a Grand Slam singles trophy, last won one at the US Open in 2023. Since then Alcaraz and Jannik Sinner have shared the spoils.

"I must be very honest and say that I didn't think I would be standing in the closing ceremony of a Grand Slam again so I owe you the gratitude of pushing me forward in the last couple weeks," Djokovic said, speaking to the fans in the stadium.

He went on to hint this could be his last time at Melbourne Park.

"God knows what happens tomorrow, let alone in six months or 12 months, so it has been a great ride."

He also joked with Nadal in the stands, saying: "There are too many Spanish legends. I feel like I was one against two tonight. It's not fair."

Khelo India gets budget cut, overall marginal rise

INDRANEEL DAS @ Chennai

IT is that time of the year again when some part of the Union budget would be allocated to sports. On paper, the sports budget does look promising but if one delves deep and compare with the last year's budget allocation and revised figures, there was hardly much deviation from last year in terms of budgetary allocation.

The sports budget has seen a marginal change and most of it has been allocated to Promotion of Sports Goods Manufacturing, the ministry new target. Overall for Ministry of Youth Affairs and Sports, the budget allocation for 2026-27 is ₹4461.51 crore which is Rs 1114.97 crore more if compared with the revised budget of ₹3346.54 crore. However, If the budget allocation is seen for sports alone then the hike is not as much. Under all major sports heads, the budget allocation for 2026-27 reads ₹3113.35 crore while the last budget allocation was ₹2520.52 crore (2025-26) which was revised to ₹2347.14 crore. In this case, the 2026-26 budget allocation has increased to ₹766.21 crore if the revised budget is concerned and just about ₹600 crore if compared to the allocated budget of the previous year. Out of this Rs 500 has been given for promotion of sports good manufacturing while ₹50 crore has been earmarked for Commonwealth Games (2030) and ₹31.85 crore for sports secretariat which could be utilized for forming the National Sports Board and the Sports Tribunal as per the National Sports Governance Act. The Union finance minister had announced the launch of Khelo India Mission on Sunday. Khelo India programme is sports ministry's flagship grassroots development programme. The Khelo India budget has seen a decrease against the allocation figures of ₹1000 crore in 2025-26. The revised budget was ₹ 700 crore, which indicates that the 30 per cent of the budget was not used or under-utilised. This year, Khelo India got ₹924.34 crore.

Full story: newindianexpress.com

EXPRESS READ

Squash: Anahat in final of Washington meet

NEW DELHI: Indian teenage star Anahat Singh reached her maiden PSA bronze-level final at the Squash on Fire Open in Washington with a 3-1 victory over Sabrina Sobhy of the USA. The Indian world No. 31 and seventh seed defeated the American 11-9 11-3 9-11 11-5 in the semifinals.

Devika secures maiden Super 300 title

BANGKOK: Indian shuttler Devika Sihag clinched her maiden BWF Super 300 crown after Malaysia's Goh Jin Wei retired midway through the women's singles final of the Thailand Masters. The 20-year-old was leading 21-8, 6-3 when world No. 68 Goh pulled out due to a hamstring injury.

Delhi qualify for playoff, to face GG in eliminator

VADODARA: Jemimah Rodrigues (34 n.o) & Laura Wolvaardt (47) held their nerve as Delhi Capitals beat UP Warriorz by 5 wickets to enter WPL playoffs. They will play Gujarat Giants in the eliminator on Tuesday. **Brief scores:** UPW 122/8 (Deepti 24, Kapp 3/30) lost to DC 126/5 in 18.4 ovs (Rodrigues 34 n.o, Wolvaardt 47).

Padikkal guides K'taka to knockouts

ENS/AGENCIES @ Mohali

SKIPPER Devdutt Padikkal's unbeaten 120 helped Karnataka chase 250 in 27.5 overs against Punjab to enter quarterfinals on Day 4 of the Ranji Trophy on Sunday.

Odisha lose by 4 wickets

JAMSHEDPUR: Hosts Jharkhand defeated Odisha by four wickets after chasing target of 246 in 71.3 overs. Sharandeep Singh (64) and Robin Minz (63) top-scored.

Andhra enter knockouts

SOVIMA: Andhra topped Group A after settling for a draw against Nagaland. Hosts folded out for 342. With 173 runs to chase, Andhra played it safe as a draw would be enough.

QUARTERFINAL LINE-UP (FEB 6 TO 10): **At Mumbai:** Mumbai vs Karnataka; **At Indore:** MP vs J&K; **At Kalyani:** Bengal vs Andhra; **At Jamshedpur:** Jharkhand vs Uttarakhand.

TN & Baroda play out draw

SALEM: Tamil Nadu and Baroda played out at tame draw. Tamil Nadu finished at 449 all out. In reply, Baroda made 124/0, before shaking hands.

Kerala grab first win

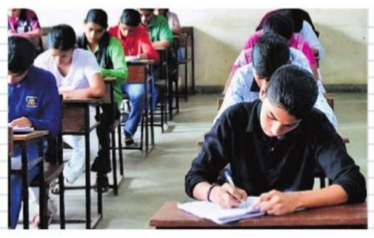
PORVORIM: Kerala grabbed their first win to round off a forgettable season, beating Goa by nine wickets. The visitors chased the target of 29 within 4 overs.

Doseja shines as Delhi draw

MUMBAI: Ayush Doseja's unbeaten 159 helped Delhi force a draw against table-toppers Mumbai. Delhi reached 407 for six declared with an overall lead of 311 runs.,

Hyd draw with Chhattisgarh

HYDERABAD: Chhattisgarh reached 411/8 in their second innings to lead by 63 runs against Hyderabad, wiping off a massive deficit of 348 runs in the first innings as the game ended in a draw.



Shifting goalposts

Across decades, economic conditions, technology, and culture have kept reshaping what effort is supposed to lead to

1980s–mid-1990s

The secure job

Aspired role: *Government or PSU employee*

For many middle-class families, the ideal outcome was stability: a government post, PSU role, bank job, or railways, with predictable pay, benefits, and tenure.

Mid-1990s–mid-2000s

The liberalisation professional

Aspired role: *Engineer, IT worker, MBA-track corporate hire*

As private sector opportunity expanded, effort flowed into degrees and campus placements. IT services, BPOs, and management routes grew into mainstream pathways for mobility.

Late 2000s–mid-2010s

The global corporate climber

Aspired role: *MNC professional or specialist in a large firm*

The status marker became brand-name companies, onsite opportunities, bigger cities, and fast promotions. "Career growth" meant laddering up within corporate ecosystems.

Mid-2010s–early 2020s

The startup and visibility era

Aspired role: *Startup operator, founder, creator, or personal brand "expert"*

Unicorn culture, apps, and platforms changed what ambition looked like. Many began treating visibility, network effects, and public proof as accelerators of opportunity.

Early 2020s–present

The aligned worker

Aspired role: *Flexible specialist with boundaries*

Burnout and volatility shifted expectations. Effort was redirected toward fit, health, autonomy, and sustainability. Fewer hours mattered less than tolerable trade-offs.

Emerging | The depth-first builder

Aspired role: *Long-arc practitioner or craft-led professional*

A growing minority now treat mastery, durable skills, and smaller communities as the outcome effort should produce. Progress is judged over years, not cycles.

SLOW-BURN AMBITION IS THE NEW MINDSET

A move toward long-form learning is rewriting how many students operate today, and it is changing how campuses must approach pedagogy, explains Dr R Shridhar in conversation with Nikhil Abhishek

THOSE paying attention may have noticed a growing group of young people turning away from short-term rewards and choosing work that takes years to understand and far longer to command. In colleges across India, this pattern is visible in batches that look more focused on individual mastery than the peer-driven learning that defined earlier cohorts. Students spend long evenings with specialised tools, long mornings on practice routines, and long weeks on self-directed projects that demand patience rather than applause.

Dr R Shridhar, Vice Chancellor of Kalinga University in Raipur, says he has watched this pattern intensify with each new cohort. Because he still teaches, he sees these changes unfold in the classroom as well as the campus at large. What stands out to him is an increasingly strong preference for working alone, especially when the goal involves creative, technical, or career-linked skills. "Every batch is different now. Even one year makes a difference in how students work. In the latest cohorts, I've noticed that many students try to build skills by themselves, going through material on their own and focusing on their goals without joining group activities," he explains.

It should be noted that this tendency does not always signal withdrawal. For a number of students, depth offers a sense of control during an unstable period of life. They recognise that certain capabilities become real only after long practice. They also recognise that learning environments have changed; with abundant digital material, they do not need to wait for a class or a group to begin exploring an idea. What earlier generations treated as optional enrichment now seems foundational to many.

> *"Student development works best when families, faculty, and institutions stay connected. That way, young people find steadier direction and feel more supported in their goals."*
>
> —Dr R Shridhar

Yet the same instinct can lead to narrower routines. Shridhar observes that some students pull away from friends and wider campus activities as they pursue their goals. He believes this can impose a cost if it continues without social support. "When students run behind a goal for a long time, they do not always see the limits at first. After achieving certain things, some start feeling lonely when they realise there is nobody to share their success with, and that creates difficulty in continuing the same way," he says.

He is quick to note that his concern is not about ambition itself. It is about what happens when ambition loses contact with community. Depth involves long periods of uncertainty, which are easier to navigate when there are peers, mentors, or teachers nearby who can correct, push, or steady a student through difficult phases. Without that support, long-term goals can feel heavier, and students may mistake normal difficulty for personal failure.

Dr R Shridhar
Vice Chancellor, Kalinga University

Shridhar attributes part of the change to the environments these students grew up in. Many have spent years engaging with digital material long before formal education asked anything from them. Tutorials, practice sheets, open-source repositories, and informal guides create a sense that mastery is a private journey. "Students today learn many things online by themselves, often with just their phone. It's convenient and gives them confidence, but it also means they may not seek help when the work becomes complex. They believe they must handle everything alone," he notes.

The result is a paradox. Young people are pursuing deeper goals at a younger age, yet they are also more exposed to the emotional challenges of doing so without broad support. Some gain remarkable expertise quickly. Others experience long cycles of effort without visible results, which can affect confidence. The difficulty is not new, but the starting point has moved earlier, and the solitary nature of learning has intensified it.

At the institutional level, Shridhar thinks colleges could help by engaging more deliberately with students outside academics. Teachers, he says, should not limit themselves to subject delivery. "Faculty involvement needs to go beyond classroom teaching. When teachers act as mentors and guides as well, and when they stay in touch with families, students develop a more stable foundation. Academic skill and personal development must be connected," he says.

Young people today encounter abundant options, constant information, and an expectation that they must define their own trajectory early. For many, this encourages responsibility and ambition. For others, it produces pressure without direction. The common thread is that depth requires more than individual focus. It requires an environment that recognises how demanding sustained work can be.

Despite his caution, Shridhar agrees that the interest in long-form learning and long-range projects signals a meaningful change. Students seek competence, not only recognition. They want to build something durable, even if it takes years. What they often lack is structured support in the periods when enthusiasm gives way to difficulty. "A community effort is needed. Families, faculty, and institutions must stay connected with students, because that is the healthy way to guide young people. When that happens, depth becomes productive, not isolating," he says.

The rise of long-form ambition reflects a complicated moment in post-pandemic adolescence. Young people are choosing slower paths in a fast culture, and they are willing to stay with demanding work for extended periods. The challenge now is not to discourage their focus, but to ensure that the pursuit of mastery is matched by the presence of people who can help them carry it. The long game depends on both.

IN THE COURT OF III ADDITIONAL SENIOR CIVIL JUDGE AT DEVENAHALLI

O.S. No. 571/2022

Between : SRI. SUBRAMANI AND ANOTHER
...Plaintiffs

And : 1. SRI. TIPPU SAB, S/o. Sri. Sulthan Sab, Aged about 57 years, Residing at Haradipura, Vijayapura Hobli, Devanahalli Taluk, Bengaluru Rural District. **...Defendant No. 1**

NOTICE

Whereas, the above named Plaintiffs have made a suit to the court Under Order VII Rule 1 And 2 of The Code of Civil Procedure against the defendants for the relief of Specific Performance as against the suit Schedule Property.

The Defendant No. 1 is hereby required to appear before this Hon'ble Court in person or by a pleader duly instructed **on the 16.02.2026 at 11.00 AM** failing which the said suit will be heard and determined ex-parte.

SCHEDULE PROPERTY

All that piece and parcel of land bearing Survey No. 47/13-P2, measuring an extent of 1 acre 14 guntas, situated at Polanahalli Village, Channarayapatna Hobli, Devanahalli Taluk, Bengaluru Rural District and bounded as follows:

East by: Private Property, West by : Land belongs to Sendi Krishnappa and Ramachandrappa, North by : Land belongs to Papaiah, South by : Government Road

Given under my hand and seal of the court, this 23rd day of January 2026.

By order of the Court, Chief Ministerial Officer, Senior Civil Judge & J.M.F.C. Court, Devanahalli.

Mahantesh Shettar, Advocate
No. 46/2, 2nd Floor, Hotel Brundavan Complex, 4th Cross, Sampige Road, Malleshwaram, Bengaluru - 560 003.

BEFORE THE DEBTS RECOVERY TRIBUNAL -II, BENGALURU
4th Floor, BSNL Telephone Building, Rajbhavan Road, Bengluru - 560 001

T.A. No.14/2023

Between:UCO Bank, HSR Layout, No. 252, 14th Main, 7th Sector, HSR Layout, Bengaluru - 560 102. **...Applicant**

And

Mr. Shivakumar L & Another
...Defendants

SUMMONS ISSUED TO DEFENDANT Nos. 1 & 2 UNDER RULE 23(VIII) OF THE DEBTS RECOVERY TRIBUNAL (PROCEDURE) RULES, OF 1993 BY WAY OF PAPER PUBLICATION

To, 1. Sri Shivakumar L S/o. Sri Lingaraju L , No. 1, S-4, 8th Cross, Vrushabhavathi Nagar, Kamakshipalya, Vijayanagar, Bangalore - 560 079.

2. Smt. Vijaya N., W/o. Sri Shivakumar L, Kumar Behura No. 1, S-4, 8th Cross, Vrushabhavathi Nagar, Kamakshipalya, Vijayanagar, Bangalore - 560 079.

Whereas, the Applicant has instituted an Application under Section 19 of the Recovery of Debts and Bankruptcy Act, 1993 against the above defendants for recovery of a sum of **Rs.55,87,173.47** (Rupees Fifty Five Lakhs Eighty Seven Thousand one Hundred Seventy Three and Paise Forty Seven Only) amount together with current and future interest, costs & other reliefs.

Take notice that you are hereby required to show cause within 30 days of service of summons through Paper Publication on **20.03.2026 at 10.30 A. M.** in person or by a Pleader/ Advocate duly instructed as to why the relief's prayed for should not be granted.

Take notice that in case of default, the Application will be heard and determined in your absence.

Given under my hand and seal of this Tribunal on this **20.01.2026**

By Order of the Tribunal
Sd/- Registrar
Debts Recovery Tribunal -II Bengaluru

POSSESSION NOTICE

Whereas, the authorized officer of **Jana Small Finance Bank Limited** under the Securitization And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002 and in exercise of powers conferred under section 13 (2) read with rule 3 of the Security Interest (Enforcement) Rules 2002 issued **demand notices** to the borrower(s)/ Co-borrowers(s) calling upon the borrowers to repay the amount mentioned against the respective names together with interest thereon at the applicable rates as mentioned in the said notices within **60 days** from the date of receipt of the said notices, along with future interest as applicable incidental expenses, costs, charges etc. incurred till the date of payment and/or realisation.

Sr. No.	Loan No.	Borrower/ Co-Borrower/ Guarantor/ Mortgagor	13(2) Notice Date/ Outstanding Due (in Rs.) as on	Date/ Time & Type of Possession
1	46459630001160 & 46459410000644	1) Ms. Girija B N, 2) Ms. Amrutha B N, 3) Mrs. Gopamma, 4) Mr. Narashimaiahab. N	19.11.2025 Rs.7,97,706.01 (Rupees Seven Lakh Ninety Seven Thousand Seven Hundred Six and One Paisa Only) due as on 17-11-2025	Date: 29.01.2026 Time: 11:25 AM Symbolic Possession

Description of the Property: All the piece and parcel of the property bearing No.73/23, E-Khatha No.150300400800300080, situated at Bettahalli Village, Hosakote Taluk, Bangalore Rural District, Presently comes under the limits of Giddappanahalli Village Panchayath and **Bounded by the: East by:** Road, **West by:** Site No.44, **North by:** Site No.24, **South by:** Kaloni. Measuring East to West: 12.192 Mtrs and North to South: 9.144 Mtrs, in all measuring 111.48 Sq.mtrs.

Whereas the Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors, mentioned herein above have failed to repay the amounts due, notice is hereby given to the Borrower's mentioned herein above in particular and to the Public in general that the authorised officer of **Jana Small Finance Bank Limited** has **taken possession** of the properties/ secured assets described herein above in exercise of powers conferred on him under Section 13(4) of the said act read with Rule 8 of the said rules on the dates mentioned above. The Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors mentioned herein above in particular and the Public in general are hereby cautioned not to deal with the aforesaid properties/ Secured Assets and any dealings with the said properties/ Secured assets will be subject to the charge of **Jana Small Finance Bank Limited.**

Place: Bangalore Rural
Date: 02.02.2026

Sd/- Authorised Officer,
For Jana Small Finance Bank Limited

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank)
Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

DEPARTMENT FOR THE EMPOWERMENT OF DIFFERENTLY ABLED AND SENIOR CITIZENS

Podium Block, V.V.Tower, Ground Floor, Dr.B.R.Ambedkar Veedhi Road, Bangalore 560 001. Telephone No. 080-22866066, 080-22866046
Email Address: **dirdwdscka@gmail.com, dir-dwds-ka@nic.in**

Tender Notification No: DEDASC/2025-26/IND0111/Call-2) Dated: 31-01-2026

SHORT TERM RE-TENDER NOTIFICATION

(Through E-Procurement only)

Tender is invited by the Director, Department for the Empowerment of Differently Abled and Senior Citizens, under e-Procurement platform/e-portal in two parts (i.e., Technical bid and Financial bid) from the original manufacturers or their authorized dealers for supply of 260 braille kits for the students with Visual Impairment for the year 2025-26 to the Department for Empowerment of Differently Abled and Senior Citizens. The interested bidders may see further details and may login in website: **www.kppp.karnataka.gov.in**

The tender can be submitted on or before **07-02-2026 till 5:00 PM.** The technical bid will be opened on **09-02-2026 at 11:30 PM** and the financial bid will be opened on **11-02-2026 at 04:30 PM.** Department reserves all rights to accept, reject, incorporate changes and retender without giving any reasons. The details can be obtained from the Department for the Empowerment of Differently Abled and Senior Citizens, Podium Block, V.V.Tower, 6th floor, Dr. B.R.Ambedkar Veedhi, Bengaluru-560001, Phone No:080-22866066, 28860907. For more info please see department website **www.dwdsc.karnataka.gov.in.**

Sd/-
Director,
Department for the Empowerment of Differently Abled and Senior Citizens, Bengaluru.

DIPR/CP/5359/Zen/2025-26

JANA SMALL FINANCE BANK (A Scheduled Commercial Bank) | **Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 &12/2B, Off Domlur, Koramangala Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.**

E-AUCTION NOTICE

PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of **Jana Small Finance Bank Limited** has **taken possession** of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction)of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on **"AS IS WHERE IS BASIS "** and **"AS IS WHAT IS BASIS"** on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 26.01.2026	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date Time & Place for submission of Bid
1	33879420000131 & 33879410000460	1) Mrs. Hemagiri M, 2) Mrs. Geetha V	28.10.2025	11.12.2025	Rs.37,48,142,31 (Rupees Thirty Seven Lakh Forty Eight Thousand One Hundred Forty Two and Thirty One Paisa Only)	21.02.2026 Time: 09:30 AM to 05:00 PM	Rs.43,20,000/- (Rupees Forty Three Lakh Twenty Thousand Only)	Rs.4,32,000/- (Rupees Four Lakh Thirty Two Thousand Only)	07.03.2026 @ 02:00 PM	06.03.2026, Till 5.00 PM Jana Small Finance Bank Ltd., The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071
	Details of Secured Assets: All that piece and parcel for Property bearing No.144, Present V.P.khatha No.914/144, Khatha No.144, situated at Kumbalagodu Village, Kumbalgodu Grama Panchayath Limits, Kengeri Hobli, Bangalore South Taluk and Bounded on the measuring East to West 40 feet, North to South 40 feet total measuring I.600 sq.feet. **East by:** Property belongs to Nagesh, **West by:** Road, **North by:** Others Property, **South by:** Property belongs to Hanumanthaiah.									
2	33639430001149 33639430001366 & 33639410000982	1) Mrs. V S Nagamani, 2) Mrs. K S Bharathi Prasad, 3) Mr. Jagannath B Avatagi	25.09.2025	18.12.2025	Rs.41,00,681.92 (Rupees Forty One Lakh Six Hundred Eighty One and Ninety Two Paisa Only)	21.02.2026 Time: 09:30 AM to 05:00 PM	Rs.34,23,000/- (Rupees Thirty Four Lakh Twenty Three Thousand Only)	Rs.3,42,300/- (Rupees Three Lakh Forty Two Thousand Three Hundred Only)	07.03.2026 @ 02:00 PM	06.03.2026, Till 5.00 PM Jana Small Finance Bank Ltd., The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071
	Details of Secured Assets: All that piece and parcel of Property bearing Khaneshumari No.106/1 measuring East to West 156 ft. and North to South 39 ft. and in meter measuring East to West 47.5488 Meter and North to South 17.8872 total 565.22 Sq.meter. New PID No.152900301200500120 situated at V.G. Doddi, Anchikuppe Grama Panchayath, Madabal Hobli, Magadi Taluk, and **Bonded on the: East by:** Road, **West by:** Property belongs to Chandrashekhar, **North by:** Property belongs to Siddanna, **South by:** Property belongs to Puttaveeranna. Measuring East to West 47.5488 Mt and North to South 11.8872 total 565.22 Sq.mt.									
3	45359630001333	1) Mr. Naveena R N, 2) Mrs. Kullamma	19.06.2025	30-12-2025	Rs.5,32,813.86 (Rupees Five Lakh Thirty Two Thousand Eight Hundred Thirteen and Eighty Six Paisa Only)	21.02.2026 Time: 09:30 AM to 05:00 PM	Rs.9,36,000/- (Rupees Nine Lakh Thirty Six Thousand Only)	Rs.93,600/- (Rupees Ninety Three Thousand Six Hundred Only)	07.03.2026 @ 02:00 PM	06.03.2026, Till 5.00 PM Jana Small Finance Bank Ltd., The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071
	Details of Secured Assets: All that piece and parcel for Property E Khatha No.152900201402100007 Khaneshumari No.12/145, measuring East to West 9.144 Meter and North to South 15.849 Meters, Total Building Measuring: 144.923 Sq.meter. Situated at Avaremala Rampura Village, Dyavasandra Gram Panchayath, Maralawadi Hobli, Kanakapura Taluk, Ramanagara District and **Bounded on: East by:** House belongs to Jogi Siddaiah, **West by:** House belongs to Mallamma and Property belongs to Kempamma, **North by:** Road, **South by:** Road.									
4	45359630000675 & 45359410000770	1) Mr. Chaluvaraju, 2) Mr. Chikkamma	09.07.2025	24-12-2025	Rs.9,89,887.31 (Rupees Nine Lakh Eighty Nine Thousand Eight Hundred Eighty Seven and Thirty One Paisa Only)	21.02.2026 Time: 09:30 AM to 05:00 PM	Rs.8,16,000/- (Rupees Eight Lakh Sixteen Thousand Only)	Rs.81,600/- (Rupees Eighty One Thousand Six Hundred Only)	07.03.2026 @ 02:00 PM	06.03.2026, Till 5.00 PM Jana Small Finance Bank Ltd., The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071
	Details of Secured Assets: All that piece and parcel the for Property E-Khatha No.152900203800300175, Khanesumari No.167/177, measuring East to West 4.8766 meters and North to South 15.24 meters, Situated at Bijjahalli Village, Herindyapanahalli Gram Panchayath, Kanakapura Block, Ramanagara District and **Bounded on: East by:** House and Site belongs to Ningaiah, S/o. Siddaiah, **West by:** House belongs to Singraiah, S/o. Buddaiah, **North by:** Government Road, **South by:** Government Road.									
5	45359630001372	1) Mr. Siddaraju A G, 2) Mrs. Madevamma	16.12.2024	10-01-2026	Rs.5,81,760.06 (Rupees Five Lakh Eighty One Thousand Seven Hundred Sixty and Six Paisa Only)	21.02.2026 Time: 09:30 AM to 05:00 PM	Rs.8,08,000/- (Rupees Eight Lakhs Eight Thousand Only)	Rs.80,800/- (Rupees Eighty Thousand Eight Hundred Only)	07.03.2026 @ 02:00 PM	06.03.2026, Till 5.00 PM Jana Small Finance Bank Ltd., The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071
	Details of Secured Assets: All that piece and parcel for Property No.C, Property No.25, Sl.No.40, Khatha No.40/25/C, measuring East to West 25 feet and North to South 41 feet, totally measuring 1025 Sq.feet, situated at Ajjegowdanavalase Village, Thokasandra Gram Panchayath, Maralavadi Hobli, Kanakapura Taluk, Ramanagara District and **Bounded on: East by:** 25 Feet of Pathway Road, **West by:** Property belongs to Puttarayamma, **North by:** Property belongs to Saraswathamma, **South by:** Property belongs to Saraswathamma. Measuring East to West: 7.61999 Mtr and North to South:12.49679 Mtr.									
6	47059630001302 & 47059410000608	1) Mr. Girish H T, 2) Mrs. Savithramma	14.05.2025	30-12-2025	Rs.7,43,200.25 (Rupees Seven Lakh Forty Three Thousand Two Hundred and Twenty Five Paisa Only)	21.02.2026 Time: 09:30 AM to 05:00 PM	Rs.8,44,000/- (Rupees Eight Lakh Forty Four Thousand Only)	Rs.84,400/- (Rupees Eighty Four Thousand Four Hundred Only)	07.03.2026 @ 02:00 PM	06.03.2026, Till 5.00 PM Jana Small Finance Bank Ltd., The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071
	Details of Secured Assets: All that piece and parcel of the property Khaneshumari No.50/40, Measuring East to West: 9.1439 Meter, North to South: 9.1439 Meters, situated at Hanumanthanagar Village, Cheeluru Gram Panchayath, Maralawadi Hobli, Kanakapura Taluk, Ramanagara District and **Bounded on: East by:** House belongs to Jayamma, **West by:** Property belongs to Shivamma, **North by:** Road, **South by:** Property belongs to Kempamma.									
7	45350430001061	1) Mrs. Gowramma, 2) Mr. Devaraju, 3) Mr. Yashodha Narayanappa	17.05.2025	23-12-2025	Rs.5,86,836.71 (Rupees Five Lakh Eighty Six Thousand Eight Hundred Thirty Six and Seventy One Paisa Only)	21.02.2026 Time: 09:30 AM to 05:00 PM	Rs.7,65,000/- (Rupees Seven Lakhs Sixty Five Thousand Only)	Rs.76,500/- (Rupees Seventy Six Thousand Five Hundred Only)	07.03.2026 @ 02:00 PM	06.03.2026, Till 5.00 PM Jana Small Finance Bank Ltd., The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071
	Details of Secured Assets: All that piece and parcel of the Property No.234/4, S.I.No.266, measuring 30x40 feet, situated at Arebommanahalli Village, Arebommanahalli Grama Panchayath, Thyamagonda Hobali, Nelamangala Taluk, Bangalore District and **Bounded on: East by:** Road, **West by:** Vacant Site, **North by:** House belongs to Jayamma, **South by:** Vacant Place.									

The properties are being held on **"AS IS WHERE IS BASIS"** & **"AS IS WHAT IS BASIS"** and the E-Auction will be conducted **'On Line'.** The auction will be conducted through the Bank's approved service provider **M/s. 4 Closure** at the web portal **https://bankauctions.in** & **www.foreclosureindia.com.** For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact **M/s. 4 Closure; Contact Mr. Varun B Contact Number: 8142000809. Email id: info@bankauctions.in/ Karnataka@bankauctions.in..**

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact **Jana Small Finance Bank authorized officers Mr. Ranjan Naik (Mob. No.6362951653).** To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantor's/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 02.02.2026, Place: Bangalore & Bangalore Rural

Sd/- Authorized Officer, Jana Small Finance Bank Limited

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MONDAY

DAY'S DIARY

Chaplin's film debut

Making a Living premiered today in 1914, marking the film debut of Charlie Chaplin, following a successful stage comedian career

THE ACT

The film was written and directed by Henry Lehrman. Charlie Chaplin played Edgar English, a lady-charming swindler who runs afoul of the Keystone Kops

NOT 'THE TRAMP'

He wore a large moustache and a top hat in the film, carrying a walking cane. This character is somewhat similar to his famed screen persona of 'The Tramp'

BEFORE SILVER SCREEN

Charlie became a professional entertainer in 1897. His early successes on stage as a comedian in vaudeville led to US tours beginning in 1912

Berry Blast!
PG 3

'I wondered if it would be relevant anymore'

Film enthusiasts flocked to Bengaluru Int'l Film Festival on Sunday for southern star Rahul Ravindran's talk about his latest film *The Girlfriend* starring Rashmika Mandanna

MAHIMA NAGARAJU

RASHMIKA is so luminous in this film. Which is why, when the light goes out of her eyes you really feel it," said actor-director Rahul Ravindran at his masterclass that saw fans, film enthusiasts, aspiring filmmakers flock to listen to him talk about his latest film *The Girlfriend* at the 17th edition of Bengaluru International Film Festival (BIFFes). The film stars Bengaluru's own Rashmika Mandanna in the role of Bhooma, a sincere college girl whose relationship with a charming boy takes a toxic turn. Talking about what made Mandanna perfect for the role, the National Award-winning actor added, "Bhooma is somebody who, like so many women I've known, withdraws into silence with the burden they carry in toxic relationships like this, where their identity is constantly compressed. I needed an actor who would be able to express that through the eyes without needing the crutch of dialogue. Rashmika has eyes that are a window into her soul, they always give her away."

The film has been a long time in the making – eight years to be precise, although the writing was done in 12 days. Loosely inspired by his college experience of witnessing a friend's inability to deal with a breakup healthily, he also noticed a trend in cinema that disturbed him. "I was seeing Devdas-like characters becoming 'soup boys'. The difference being that while the former drinks excessively and destroys his own life after heartbreak, soup boys make the girl suffer too, and this was being presented as a righteous response," he explained. Ravindran went on to comment, "I don't mean to be too critical – I believe everyone should be able to tell their own stories. As long as there is heart to it, why not? But this was my counterpoint to that." He added, "Since I have been working on the film for a while, I wondered if it would still be relevant. But audiences have been telling me that it's more relevant now, which feels bittersweet."

At the end, the moderator cheekily asked when Mandanna would be getting married, following buzz that she would be tying the knot with Vijay Deverakonda in the next few days. Ravindran remarked about his close friend cheekily, "Oh! She's getting married? I didn't know that!" inviting laughs from the audience.

Rahul Ravindran

Sunday special

Another discussion that drew crowds on Sunday was one by Malayalam director-screenwriter and cinematographer Mahesh Narayanan, whose star-studded film *Patriot* featuring Mohanlal, Mammootty, Revathi, Nayanthara, Prakash Belawadi and more, is set for an April release. When asked about navigating a director-actor relationship with a cast like this, he answered, "I'm a person who loves to collaborate constantly with actors who are comfortable with me because with that kind of connection, we can understand the same language."

Veteran actor and chairman of the Karnataka Chalanachitra Academy, Sadhu Kokila, in a quick chat with *CE* amidst his duties at the festival, pointed to the festival's open-air screenings as a must-see for attendees, saying, "This year's speciality is definitely the tent cinema [open-air screenings] where we are using 35mm film and projectors. In the old days, all films used to be projected from film, with no chairs – just a sheet. In the same vein, we are screening classic films of Kannada industry legends like Dr Rajkumar, Vishnuvardhan and Shankar Nag. These films have been preserved by the academy and carefully selected to be played here."

A still from *The Girlfriend*

Ravichandra AJ, film producer

From the film industry's perspective, Budget 2026 does not offer anything directly beneficial particularly for film production, exhibition or regional distribution. No specific announcements addressed the challenges the industry continues to face. With rising production and marketing costs, filmmakers today are far more cautious and creative risks become feasible only when there is a stronger theatre recovery and sustained audience demand. That said, broader economic measures do have an indirect impact. When household spending power improves, theatre footfalls tend to rise, which positively affects film financing and greenlighting decisions. Clear tax policies and easier access to finance also help producers plan projects more confidently. Looking at the orange economy – investments in areas like VFX and animation talent development are encouraging, as they allow better quality work at controlled costs while opening up new possibilities.

Sharath M Gayakwad, paralympic swimmer and Arjuna awardee

The Khelo India Mission announcement is promising because the lack of good sporting equipment is a major issue we face. We get locally-manufactured, cheap products for training. Coaches also need to adapt to new tech and techniques. In para sports, classification is a major challenge that needs to be addressed; athletes have to spend from their own pockets to travel abroad just to be classified. We also lack racing exposure. Para swimming only has one state and national championship a year. When there are more competitions, we can push harder and match world-class performances. Sports need a roadmap and if you start working on it, only then can you achieve targets after four or five years. We have government facilities, but they are not maintained well, and coaches are often on one or two-year contracts, so we don't see long-term commitment.

ANJALI RAM

SOON after Finance Minister Nirmala Sitharaman presented her 9th Union Budget, buzz around its impact began making headlines. In Bengaluru, *CE* spoke to prominent personalities to get their take – what excites them, what concerns them, what area did the budget overlook and what they hope will truly make a difference in the lives of everyday people.

Representational image

IN FOR A CHANGE

From mental healthcare and housing to cinema and sports, Bengalureans across various fields opine on what Union Budget 2026 presented by Finance Minister Nirmala Sitharaman got right and what it left unanswered

Sneha Shenoy, content creator, CA aspirant

A key shortcoming of this year's budget is the absence of transformative reforms. While it continues to prioritise infrastructure and welfare spending, the overall approach feels incremental. There is no strong push for major structural reforms that could meaningfully boost manufacturing, private investment or long-term growth. Middle-class tax relief also remains limited. The budget does include some positive steps, such as increased allocations for existing affordable housing schemes and a continued focus on infrastructure that supports the real estate ecosystem. Also, with inflation being under better control, it should offer some indirect support to homebuyers through a more stable interest rate environment. But considering the size of our population, these increments alone may not reach a large section of people. For youngsters like me, home ownership may still remain a challenge and a few stronger, targeted incentives could have made a meaningful difference.

Vasishta Simha, actor-singer

Looking at the 'orange economy', the budget announcement, aiming to create two million jobs in the creative industry by 2030, is a big boost. Many in the industry are skilled and self-employed. If you look at the Kannada film industry, there are at least 2,000 to 3,000 families dependent on it. Even animation and allied sectors stand to benefit significantly, as they are a large stream with a huge number of people involved. When such talent is increased and given a solid financial base or model, it gives a lot to look forward to.

Afriyna Ashraf, YouTuber and Doctor

While AI in healthcare and new medical hubs for medical tourism are significant shifts toward industry growth, they are mostly economic and long-term measures rather than immediate fixes for frontline health system shortages. In India, public and primary hospital infrastructure and the shortage of doctors, nurses and clinical staff are two major issues that need immediate attention. Many patients still struggle for primary care and a hospital bed as we speak. Adding 75,000 new medical seats increases the supply of doctors, reduces the need for students to migrate for medical education and expands specialist training opportunities for MBBS graduates, but expansion alone doesn't fix the doctor shortage. The low pay and long duty hours of medical providers must be addressed. The announcement of NIMHANS in North India seems positive as it would take some load off NIMHANS Bengaluru. India needs better primary mental health care for early intervention and district-state level care.

CITY READ

Fashion experts convene at forum

The 25th edition of the India Fashion Forum (IFF) 2026, India's leading fashion and lifestyle retail event recently concluded at Sheraton Grand, Whitefield. Bringing together experts across the fashion industry, conversations focused on how technology, digital platforms, omni-channel retail and sharper consumer insights are redefining fashion's growth journey. Industry leaders discussed the convergence of physical retail and digital ecosystems, the role of social and creator-led commerce, evolving store formats and the need for value-driven, sustainable expansion.

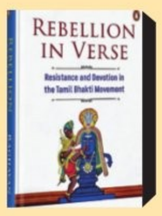
Gourmet sandwich shop and wellness foundation to raise money for Kodagu

Candice's Gourmet Sandwiches in collaboration with Coorg Wellness Foundation is set to bring together Kodava inspired flavours with a specially curated menu while also giving back to the community through an event at its Indiranagar outlet on January 31. Available from 9am to 11.30am, the special menu features five sandwiches. Non-vegetarian options include pork, slow-shredded and spiced with country chilli flavours and chicken paired with passion fruit and bird's eye chilli. Vegetarian and vegan options feature tofu with Kodagu's distinctive kaipulli pajji, along with shredded bamboo shoot seasoned in traditional Kodava flavours. In support of the Coorg Wellness Foundation, 50% of the proceeds from the event will be directed towards the foundation. For reservations and takeaways, call 78923 06919.

PREVIEW

Watch this space for an exclusive interview with singer Abhijeet Bhattacharya, who was in the city last weekend for a concert alongside his son and singer Jay Bhattacharya at Bowring Institute

BOOK NOOK



Rebellion in Verse: Resistance And Devotion In The Tamil Bhakti Movement

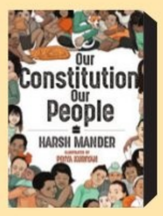
by Raghavan Srinivasan

This book illuminates the lives of saints from the margins, the fishermen Adipaththar, Periyalvar, the hunter Tirumangai Alvar and women devotees like Andal.

Every Last Girl

by Safeena Husain

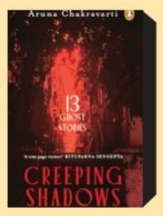
Drawing on years of first-hand experience and vivid stories from Safeena's work in India's villages, the book traces the journey – what becomes possible when a society chooses to bring its daughters into its future.



Our Constitution, Our People

by Harsh Mander

Step into the pages of Indian history to understand what this important document means for our present, our future, and what it means to be a citizen.



Creeping Shadows

by Aruna Chakravarti

The author brings together 13 tales that traverse centuries, cultures, and geographies. Beyond ghostly encounters, they are deeply crafted emotional tapestries that culminate in twists that jolt, unsettle and leave a lingering chill.

MUDRA BY MUDRA

Debutante Surabhi U Sharma captivates the audience with a look at her rangapravesha at the Bharatiya Vidya Bhavan on Race Course Road | **SHASHIDHAR BYRAPPA**

QUICKFIX

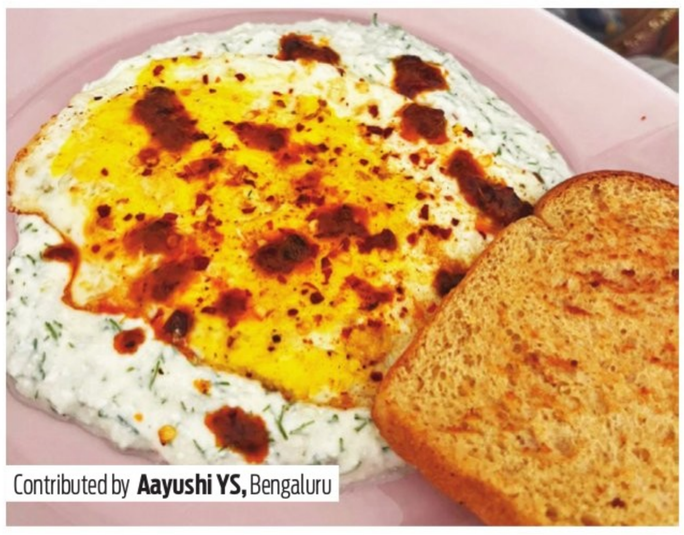
TURKISH EGGS

INGREDIENTS

- **Eggs:** 2
- **Butter:** 2 tbsp
- **Thick curd (hung curd or Greek-style):** ½ cup
- **Garlic (grated):** 1 small clove
- **Chilli flakes or chilli oil:** To taste

METHOD

- Bring a pot of water to a gentle simmer. Poach the eggs until whites are set and yolks remain runny.
- Mix curd with grated garlic and a pinch of salt until smooth. Spread the curd mixture onto a plate.
- Place the poached eggs gently over the curd.
- Melt butter, stir in chilli flakes or chilli oil, drizzle over the eggs and serve warm with toast.



Contributed by **Aayushi YS,** Bengaluru

DR VIVEK ARORA

The expert is a senior veterinarian, Crown Vet, Delhi.

Do dogs really live longer if fed just one meal? My 8-year-old female half-stray has two proper meals, lunch and dinner. Should I wean her to one meal?

There is no strong scientific proof that feeding a dog once daily increases lifespan. A dog's longevity depends much more on maintaining an ideal body weight, receiving complete and balanced nutrition, staying physically active, and having consistent veterinary care. For many adult and senior dogs, dividing food into two smaller meals is preferable, as it supports digestion, helps regulate blood glucose, and may lower the risk of stomach upset or bloating. At eight years of age, changing to a single daily meal is not recommended unless advised for a medical condition. Prioritise appropriate portions and overall body condition.

ASK AN XPERT

FITBIT

BEGINNER'S GUIDE TO GYMS

Beginning a gym routine often comes with uncertainty about what to do and how to start. That lack of clarity can make it easy to postpone taking the first step. This simple, progressive routine is designed to guide you through the early stages, helping you build confidence, strength and consistency at a comfortable pace.

START WITH THE RIGHT MINDSET:

Everyone starts from somewhere in the gym, so understand that people are too focused on their own routines to judge you. This will help you with your anxiety and make your beginning easier.

PROGRESSION:

1.Level 1 – First Day:

- Just walk through the door, the biggest step is showing up.
- Do some light stretches and familiarise yourself with the space.

2.Level 2 – Cardio Cadet:

- Spend 10-15 minutes walking on the treadmill at a comfortable pace to get moving and settle your nerves.
- Build the habit of being there; routine beats perfection.

3.Level 3 – Bodyweight Brigade:

- Try basic movements like bodyweight squats and wall push-ups in circuits.
- These foundational exercises improve strength and body awareness without equipment.

4.Level 4 – Dumbbell Division:

- Move into the free-weight area with simple dumbbell moves like goblet squats, rows, and Romanian deadlifts.
- You learn foundational lifting that can be done at home too.

5.Level 5 – Barbell Battalion:

- Once ready, begin basic barbell lifts such as squats and deadlifts, powerful strength-building exercises.
- Start with just the bar to learn form safely.

6.Level 6 – Gym Class Hero:

Progress to advanced lifts and pull exercises (like pull-ups). You can customise circuits and add bodyweight or barbell work.

You can keep your gym frequency to 3-4 days per week, giving some time for muscle recovery as well. If you are busy, aim for 1-2 days and focus on small movements inside your home. The goal here is to start small and progress through simple levels to build a sustainable routine.

By Dhruva Sivakumar, fitness expert, cult— a fitness and wellness platform

WHATWHENWHYWHERE

Comical Nights

Settle in for an evening of clever punchlines which are bound to leave your spirits lifted. Join the crowd as some of the most hilarious comedians from city take the stage.

WHEN: February 2, 9.30pm
WHERE: TAG Comedy Club, Koramangala
DETAILS: bookmyshow.com

Slice of Mexico

Escape into the real rhythm of Mexico and enjoy mouth-watering Mexican dishes perfectly paired with signature cocktails at the opening of this new eatery.

WHEN: February 2, 12pm onwards
WHERE: Mezcalita, Indiranagar
CALL: 86559 19674

Timeless Melodies

Join a soulful evening where Kannada and Hindi classics come together to bridge the gap. Take your friends along, jam and let the music take you on a melodic journey.

WHEN : February 2, 8pm onwards
WHERE : Silaa The Garden Cafe, HSR Layout
DETAILS : bookmyshow.com

Wine Stories

Discover the craft behind the bottle with a guided vineyard tour and wine tasting. Experience the fascinating story of wine from vineyards to cellars.

WHEN: February 2, 11am onwards
WHERE: Big Banyan Vineyard, Tavarakere
DETAILS: district.in

Playful Puzzles

Indulge in a jestful pursuit of solving and competing with friends, family and community with Playful Pursuits – a jigsaw puzzle meetup group. From speed puzzling rounds, puzzle chess or just a relaxed evening, there is something for everyone.

WHEN: February 2, 6.30pm
WHERE: Underline Center, Domlur
DETAILS: underline.center

Get, Set, Karaoke

Immerse yourself in the Korean singing experience at this dedicated karaoke studio. Get access to a massive song library and a stage-like setup which makes every experience larger than life.

WHEN: February 2, 11am onwards
WHERE: Casa Karaoke, JP Nagar
DETAILS: district.in

Time Explore

Travel back in time to explore the charm of old Bangalore. Walk through 400-year-old temples and the halls of Tipu Palace and navigate the lively markets and hidden corners that made the city what it is today!

WHEN: February 2, 9.30am onwards
WHERE: Tipu Sultan Palace Rd, Chamarajpet
DETAILS: getyourguide.com

EXPRESS CONNECT

HAVE A RECIPE OR ART WORK TO SHARE, OR A QUESTION TO ASK?

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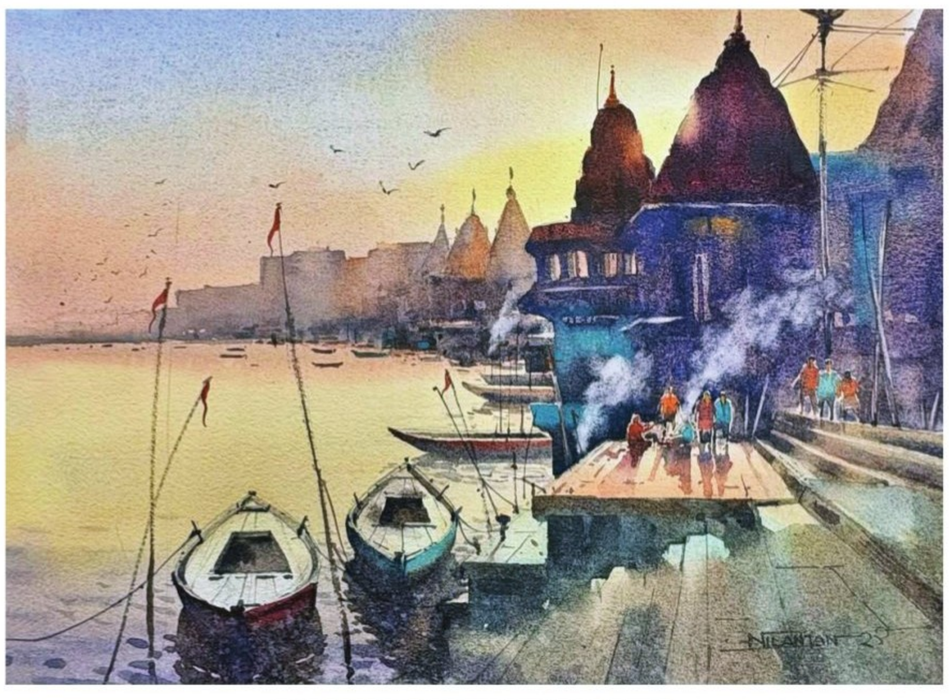
bengalurucityexpress@gmail.com
@xpress_bengaluru

ARTCORNER



DAWN ON THE GHATS

Artist Nilanjan Sinha, in his watercolour artworks, captures the serene morning moods of the Varanasi ghats

BERRY BLAST!

A box of strawberries is filled with multiple recipes, and here are six recipes for you to try out before the season ends

ACROSS literature and art, strawberries have come to symbolise the transient nature of earthly joys. And true to this personification, the season for this fruit in the country is fleeting. From December to March, fruit shops carry a shade of red that is easy on the eye. The berry, sweet and tangy, takes over racks and soon our kitchen. Grown in Mahabaleshwar, Maharashtra, parts of Himachal Pradesh and Karnataka, strawberries make their way to other parts of India too. From eating it raw to making milkshakes, cakes, lattes and tarts, the fruit can take myriad shapes. Here are a few options to infuse the fruit and turn your regular favourites into interesting delicacies.

Inputs by: *Anusree PV, Rakshitha Priya G, Sonu M Kothari*

Strawberry Glaze

BY MARCELLA ANTHONY

INGREDIENTS

Fresh strawberries (hulled and sliced): 1 cup

Granulated sugar: 1/2 cup

Water: 2 tbsp

Lemon juice (optional)**:** 1 tsp

METHOD

Blend strawberries into a puree.

Mix with sugar, water and lemon juice (if using) in a saucepan.

Cook over medium heat, stirring until sugar dissolves.

Bring to a boil, reduce heat, and simmer for 10-15 minutes or until thickened.

Strain and cool.

Use it on cakes, pancakes or waffles.

Protein-rich Strawberry Banana Smoothie

BY MEGHANAND SATHISH

INGREDIENTS

Ripe banana: 1

Strawberries (fresh or frozen)**:** 1 cup, hulled

Milk of choice: 1 cup

Greek yoghurt: 1/2 cup

Vanilla or unflavoured protein powder: 1 scoop

Peanut butter or almond butter: 1 tbsp

Honey (optional)**:** 1-2 tsp

Ice cubes (avoid if using frozen strawberries)**:** 4-5

METHOD

Slice the banana and freeze it for 30 minutes. Wash and dry the strawberries well.

Mix the protein powder with 2-3 tablespoons of milk. Stir until smooth. This prevents lumps.

Pour the rest of the milk into the blender. Add the Greek yoghurt. Pulse once to combine.

Add peanut butter, honey and cinnamon or vanilla. Add the strawberries next. Place the frozen banana and ice on top.

Blend on low for 10 seconds. Then blend on high for 30 seconds. Stop once and scrape the sides. Blend again briefly.

Check the texture. Add more milk if too thick. Add more frozen fruit if too thin. Blend again.

Let it rest for one minute. Pour into a glass and serve.

Strawberry Chocolate Cake

BY CHEF FIROZI KARANIJA

INGREDIENTS

All-purpose flour: 1 1/2 cups

Castor sugar: 1 cup

Baking powder: 2 tsp

Unsweetened cocoa powder: 1/2 cup, **Milk:** 1/2 cup

Eggs (large): 2

Vegetable oil: 1/2 cup

Vanilla extract: 1 tsp

A pinch of **salt**

Strawberries (diced)**:** 1 cup

Chocolate chips & fresh strawberries for topping

METHOD

Preheat oven to 180°C. Grease a round cake pan.

Mix flour, sugar, baking powder, and cocoa powder with a pinch of salt.

Add milk, eggs, oil and vanilla. Mix well.

Fold in the diced strawberries slowly and carefully.

Pour batter into the pan. Top with chocolate chips.

Bake for 30-35 minutes or till a toothpick comes out clean.

Garnish it with fresh strawberries and serve.

Strawberry Salsa

INGREDIENTS

Strawberry: 1 box, **Onion:** 1, large

Coriander: a handful

Lime juice: 2 tbsp, A pinch of **salt**

METHOD

Chop strawberries and onion finely.

Finely chop coriander.

Mix them all well together. Add lime juice and salt.

Serve as a snack.

Strawberry Tart

BY JANANI M

INGREDIENTS

FOR THE CRUST:

All-purpose flour: 1 1/4 cups

Cold unsalted butter: 1/2 cup, cubed

Powdered sugar: 1/4 cup

Egg yolk: 1

Cold water: 1-2 tbsp

FOR THE STRAWBERRY CREAM:

Strawberries: 1 cup, chopped

Sugar: 1/4 cup

Lemon juice: 1 tsp

Fresh cream: 1 cup

Cream cheese : 2 tbsp

Vanilla essence: 1/2 tsp

FOR GARNISH:

Fresh strawberry slices

Mint leaves (optional)

METHOD

In a bowl, mix flour and powdered sugar. Add cold butter and rub until crumbly. Add egg yolk and water. Bring together to form a soft dough.

Wrap and chill the dough for 20 minutes. Roll it out and line a tart tin. Prick the base with a fork. Bake at 180°C for 15-18 minutes until light golden. Let it cool completely.

Cook the chopped strawberries, sugar, and lemon juice in a pan on low heat. Stir until the strawberries soften and release juice. Mash lightly and cook until slightly thick. Let this strawberry compote cool fully.

Whip the fresh cream until soft peaks form. Add cream cheese if using and beat gently. Fold in the cooled strawberry compote and vanilla essence until smooth and pink.

Spoon the strawberry cream into the cooled tart shell. Spread evenly with a spatula. Arrange fresh strawberry slices on top.

Chill the tart for at least 1 hour before slicing and serving.

Strawberry Lime Refresher

INGREDIENTS

Strawberries (chopped)**:** 1/4 –1/2 cup, **Coconut water:** 1/4 cup

Juice of 1 lime, Ice cubes

Cold water to top

A pinch of **sea salt**

METHOD

Add chopped strawberries to a jar.

Squeeze in lime juice.

Add ice cubes.

Pour in coconut water and top with water.

Sprinkle a pinch of Celtic salt.

Close the jar, shake well, open and enjoy chilled.

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CHANGE OF NAME

CHANGE OF NAME
I, DIVYA MANGALA SUMEETH CHANDRAKUMAR D/O BOLAR RAGHAVENDRA AMIN, aged about 49 years, residing at Mantri Tranquil, Flat No. 703, Block I, Sy No. 7/9/13, Gubbalala, Subramanyapura Post, Bengaluru, Karnataka-560061, changed my name to DIVYA MANGALA, vide affidavit dated 16-01-2026 sworn before Notary H.G.Padmanabha Rao, Bangalore.

CHANGE OF NAME
I, **THUMMA GINJALA VENKATESWARLU** residing at D No. 47, Shig-B, 3rd Block, 3rd floor, Kapila Nivas, Yelahanka New Town, Bengaluru: 560064, have changed my Minor Daughter name from **SVIYANSHI BANGALORE VENKATESWARULU** (Old name) to **SVIYANSHI VENKATESWARLU** (new name) vide affidavit dated: 31/1/2026 Before Notary **MOHAMMAED HUSSAIN. K** Bangalore.

CHANGE OF NAME
I, **ANU SATHEESH NAIR**, W/o Satheesh Kumar K S, R/o E-20 1103, AWHO Sandeep Vihar, Whitefield Hoskote Road, Opp. Chaithanya Samarpan, Kannamangala, Bengaluru-560 115 do hereby declare that I have changed my name from **ANU S NAIR** to **ANU SATHEESH NAIR**, henceforth I shall be known and called as **ANU SATHEESH NAIR** for all purposes, vide affidavit dated 30-01-2026, sworn before Advocate and Notary **VYSHALI .K** at Bangalore.

CHANGE OF NAME
I, **Mr. NANGELLI BALAKRISHNAN MENON** S/o Kutth Narayanan Nair Residing at Flat No.D004, Soul Tree Bliss, Survey No.12, Kada Agrahara Main Road, Sompura Gate, Sarjapura, Bengaluru-562125. Hereby solemnly declare that I have changed my name from **NANGELLI BALAKRISHNA MENON** to **NANGELLI BALAKRISHNAN MENON** vide affidavit dated.31.01.2026 sworn to before Notary, **J Anand Kumar**, Bengaluru.

AFFIDAVIT
'ONE AND THE SAME PERSON'
I, **Kavitha C M,** w/o S T Gopal, R/a: No. 300/1-2, 16th Cross, Behind Sadashivnagar Club, Upper Palace Orchards, Sadashivnagar, Bangalore North, Bengaluru, Karnataka-560 080, state that my names recorded in my various documents as **Kavitha C M, Kavitha CM, CM Kavitha, C M Kavitha, Dr Kavitha CM, Dr. C M Kavitha, Dr CM Kavitha, Kavitha Gopal, CM Kavitha Gopal, Kavitha Gopal C M, DR. C.M. Kavitha Gopal, Dr. C.M. Kavitha, Dr Chirthahalli Mudalagiriyappa Kavitha, Chirthahalli Mudalagiriyappa Kavitha, Kavitha Chirthahalli Mudalagiriyappa,** all belong to 'one and the same person' that is me/myself only as sworn before Notary Sivakumara M.N. at Bengaluru vide affidavit dated 31/01/2026.

CHANGE OF NAME
I, **Mrs. Nethravathi K W/o Renuka Prasad S.A, Aged about 33 years, Residing at No.35/36, Narayana Gowda Building, 2nd Main Road, Kengunte, Bengaluru 560056,** have changed my minor son's name from **HEMANTH S.R to VANSHIK VIRAT S R** vide Affidavit, dated 28/01/2026, sworn to before Advocate and Notary public Aruna .V, Bangalore.

CHANGE OF NAME
I, **PAWAN N M** Aged About 44 years, F/o SATHVIK NP, Residing No. 88, 5th B Main 1st C Cross, Remco Layout, Vijayanagar, Bangalore-560040, hereby declare that **PAVAN N M and PAWAN N M,** Both the names are belong to one of the same person i.e., myself only. And continue my name in future **PAWAN N M** vide affidavit dated: 31.01.2026 before Advocate and Notary K.C. Shashikala, Bengaluru.

DECLARATION
I, **SATYANARAYAN PATIL,** aged about 53 years, S/o Anant Rao, R/at Flat No. F-101, 1st Floor, Shivashree Garden, 4th Cross, 5th Stage, BEML Layout, Rajarajeshwari Nagar, Bangalore - 560098, do hereby state that both the names **SATYANARAYAN PATIL** and **SATYANARAYAN** are my names and belongs to me only. vide affidavit dated 27/01/2026, sworn to before notary Aravind Patil, Bengaluru.

CHANGE OF NAME
I, **AMIT VEERABHADRA SAMBRANI,** S/o Veerabhadra Rudrappa Sambrani, aged about 34 years, Residing at No.32/1, Adki Oni, Mangalwar Peth, VTC: Dharwad, Dharwad district, Karnataka-580001. I hereby declare that **AMIT VEERABHADRA SAMBRANI** and **AMIT** both the name pertaining to the one and the same person, In further I will Continuing My Name as **AMIT VEERABHADRA SAMBRANI** vide Affidavit Dated 09.01.2026 sworn before Notary **T Venkategowda,** Bangalore.

CHANGE OF NAME
I, **TAARUSH M A,** S/o Atmaram J, age 27 years, R/at Flat No. 615, Anand Alpine Apartment, 5th Block, Anjanapura Township, Bangalore-560 108 do hereby declare that I have changed my name from **TIPPESH M A** to **TAARUSH M A,** henceforth I shall be known and called as **TAARUSH M A** for all purposes, vide affidavit dated 3rd January 2026, sworn before Advocate and Notary **MAHESHA J.J** at Bangalore.

CHANGE OF NAME
I, **Mr. MUDAKAPPA MADAR,** S/o Late Basappa Madar, aged about 49 years, resident of No.214, Radderanaganur Purnagram, Radderanaganur, Naragund, Gadag Karnataka - 582207, I declare that even though both the below said names **"DEVENDRA B GOUDAR"** and **"MUDAKAPPA MADAR"** and refers to single person and that is ME only. Henceforth my name shall be considered as **"MUDAKAPPA MADAR"** for all my future proceedings, vide affidavit dated 28/1/2026 sworn to before Anuradha D Advocate and Notary Bangalore.

CHANGE OF NAME
I, **Renukaprasad** S/o. Appannaiah, aged about 39 years, residing at No. 563, Biskorayyanapalaya, Sondekoppa, Bangalore-562130, do hereby declare that I have changed my son's name from **Vikram R** to **Thanmay R Prasad,** vide affidavit dated 02.08.2025, sworn to before T.C. Thimmaraja, Advocate & Notary Public, Govt. of India, Bengaluru.

CHANGE OF NAME
I, Palgun Reddy Annareddy, aged 44 years, Son of Mr. Damodar Reddy A, Residing at No.P-1, Sai Kashyap Villa, 5th Cross, opp Gopalan Grand Mall, Nagavarapalya, Bangalore North, C.V Raman Nagar, Bangalore, Karnataka 560093 has changed my name to **PALGUN ANNA REDDY** vide notarized affidavit dated 30/1/2026 notarized before the Advocate & Notary Public Mr.Yankoba, Bangalore

CHANGE OF NAME
I, **NITIN C & NITIN CHETAN PRAKASH, aged 30 years S/o CHETAN PRAKASH, residing at NO 10, 2ND CROSS RRMR EXTENSION, BENGALURU 560027,** have changed my name to **NITIN LODHA** vide Affidavit, dated 30/01/2026, sworn to before Advocate & Notary public Prakasha .C, Bangalore.

CHANGE OF NAME
I, **VIJAY SHANTHI** , W/o Balaji Sekar, Age 34 years, Residing at No.28/1, Near Mahadeshwara Temple, Helagevaderahalli, Rajarajeshwari Nagar, Bengaluru-98, do hereby declare that I have changed my name from **C VIJAYSHANTHI TO VIJAY SHANTHI** . vide affidavit dated 29/01/2026 sworn before advocate & Notary N. Sandhya, Bengaluru.

CHANGE OF NAME
I, **RIMA DINESHKUMAR PATEL,** D/o Dineshkumar Patel, R/at A302, NCC Nagarjuna, Maple Heights, Sathya Layout, B Narayanapura, Outer Ring Road, Mahadevapura, Doorvaninagar Post, Bengaluru-560 016 do hereby declare that I have changed my name from **RIMA PRATIKUMAR MENDAPARA** to **RIMA DINESHKUMAR PATEL,** henceforth I shall be known and called as **RIMA DINESHKUMAR PATEL** for all purposes, vide affidavit dated 31-01-2026, sworn before Advocate and Notary **G. RAJENDRA** at Bangalore.

NAME DECLARATION
I **Sri. Nagaraju** S/o Byrappa aged about 44 years R/at # 203, 1st cross, Vrushabhavathi nagara, Sannakkibayalu, Bangalore - 5600079, do hereby declare that all the names i.e. **NAGARAJU, NAGARAJ.B, B.NAGARAJ** and **NARASIMHA MURTHY** belongs to same person refer to me only, vide dated 13.01.2026 sworn before Advocate and Notary **Mamatha N.K.** at Bangalore.

CHANGE OF NAME
I, **RAMPAL SINGH** as per service documents dependents of **Umesh Kumar** resident of House no. 32, Village-Raghunathpur, Post- Jalalpur Dhana, Dist.-Amroha, UP-244221 have changed by name from **RAMPAL SINGH to RAMPAL** vide Affidavit Dated 31/01/2026 sworn before A.R. Muneer Ahmed. Bengaluru.

CHANGE OF NAME
I, **ANITA LEKHAK,** W/o. Mr. Dinesh Prasad Lekhak, presently residing at Flat No. E-719, Amber, Brigade Lakefront, Seetarampalya-Hoodi, EPIP, Whitefield, Bangalore-560048, Karnataka, India, do hereby declare that I have changed my name from **ANITA DINESH LEKHAK** to **ANITA LEKHAK,** and I have changed my Mother's name from **BHATT JANAKI** to **JAMUNA DEVI BHATT,** vide affidavit dated 31.01.2026, sworn to before K.V. Jagannath Reddy, Advocate & Notary Public, Govt. of India, Bengaluru.

CHANGE OF NAME
I, **PRABHAKAR GUPTA,** Residing at Flat No. 304, Block-1, ARK Serene County, Near M VJ Engineering College, Whitefield, Channasandra Road, K Channasandra, Bengaluru 560067, have changed my name to **PRABHAKAR RAO GUPTA** vide Affidavit, dated 31/01/2026, sworn to before Advocate and Notary public K.C. Gowthami, Bangalore.

CHANGE OF NAME
I, **SHAMBULINGA MALLIKARJUN JAVALAGADDI** is PRIVATE SERVICE adult aged 52 years , residing at No 206, B BLOCK, 2ND FLOOR, SAI GANGOTRI APARTMENT, MUNESHWARA NAGAR, ULLAL MAIN ROAD, BENGALURU 560056 have changed my daughter's name from **SPURTI JAVALAGADDI to SPURTI SHAMBULINGA JAVALAGADDI** vide Affidavit, dated 31/01/2026, sworn to before Advocate and Notary public B Prasanna, Bangalore.

CHANGE OF NAME
I, **MOWLA.P** (Old Name) S/o, **Pyarujaan. S** aged about 48 years and presently resident of No-79, 4th Ward, Maseedi Road, Devanahalli Town, Bengaluru Rural-562110, have changed my name to **MOULA.P** (New Name) Vide affidavit dated: 31/1/2026 Before Notary **A Narayanswamy** Bangalore.

CHANGE OF NAME
I, **SHWETA,** presently R/at No. 304, SMIG-B, 3rd Floor, Block No.19, 5th Phase, Yelahanka New Town, Bengaluru-560 064 do hereyby declare that I have changed my name from **SHWETA DAMA** to **SHWETA,** henceforth I shall be known and called as **SHWETA** for all purposes, vide affidavit dated 30th January 2026, sworn before Advocate and Notary **H.C. THAMMANNAGOWDA** at Bangalore.

CHANGE OF NAME
I, **VIJAY,** S/o Venkatesh, age 26 years, R/at No. 31, 8th Cross, Samadhana Nagar, Kadugondanahalli, Arabic College Post, Bengaluru-560 045 do hereby declare that I have changed my name from **VIJAY KUMAR** to **VIJAY,** henceforth I shall be known and called as VIJAY for all purposes, vide affidavit dated 27-01-2026, sworn before Advocate and Notary **PRASAD SHETTY .K.B** at Bangalore.

CHANGE OF NAME
I, **HARKALI DEVI** as per service documents dependents of **Umesh Kumar** resident of House no. 32, Village-Raghunathpur, Post- Jalalpur Dhana, Dist.- Amroha. UP-244221 have changed by name from **HARKALI DEVI to HARKALI** vide Affidavit Dated 31/01/2026 sworn before A.R. Muneer Ahmed, Bengaluru.

CHANGE OF NAME
I, **SAVITRI JABIN (DOB: 13-08-1969) W/o Mr. Shivanand R Hadimani, Resident of : #4-B6, SFS 208, opp Mother Dairy, Yelahanka New Town, Bengaluru-560064** have changed my name from **SAVITRI JABIN to SNEHA SHIVANAND HADIMANI** Affidavit Dated: 31-01-2026, sworn to before Notary Public G.P CHAYA Bangalore.

CHANGE OF NAME
I, **KALPANA,** resident of No.126, Jeweller's Street, Shivajinagar, Bangalore North, Karnataka-560 001, have changed my name to **KALPANA PRABHAKAR PUJARI** vide Affidavit, dated 31/01/2026, sworn to before Advocate and Notary public Ramesh D Shah, Bangalore.

CHANGE OF NAME
I, **SUDHA MAHESH RAO,** W/o **Udipi Mahesh Rao,** aged about 79 years resident of No. Block III, B-301, Serene Urbana, Ozone Urbana, Kannamangala, Devanahalli, Bengaluru Rural District- 562110, That my father's name is wrongly mentioned as **PUTHU RAO** in my pan card, but my father's correct name is **PUTHU BHASKAR.** Vide affidavit dated: 31/1/2026 Before Notary **A Narayanswamy** Bangalore.

CHANGE OF NAME
I, **SUCHITHA** W/o Manjunath .R, R/at Villa No.10, Apex 1 Dwarakamai Apex Villa, Kannamangala, Bangalore-560 067 do hereby declare that I have changed my name from **SUCHITHA .A** to **SUCHITHA,** henceforth I shall be known and called **SUCHITHA** for all purposes, vide affidavit dated 31-01-2026, sworn before Advocate and Notary **C. GIRI BABU** at Bangalore.

CHANGE OF NAME
I, **ANUSUYA V,** W/o Velmurugan, R/at #34/1, 5th Main Road, Kranti Kavi Sarvagna Road, Bangalore North, Srirampuram, Bangalore-560 021 do hereby declare that both the names i.e. **ANUSUYA V** and **K ANUSUYA** are one and the same and refers to me only, vide affidavit dated 28th January 2026, sworn before Advocate and Notary **CHANDRAKALA** at Bangalore.

CHANGE OF NAME
I, **SEEMA MALAGUND,** residing at NO. 190-7, 3rd Cross, 2nd Main, Hanumanthanagar, Gavipuram Extension, Basavanagudi, Bengaluru-560004, have changed my name to **SEEMA A.K,** vide affidavit dated 31.01.2026, sworn before notary K.S Chandrashekar, Bengaluru.

CHANGE OF NAME
I, **SYED SHABBIR AHMED,** residing at No.557, 10th A Main Road, Jayanagar 5th Block, Bangalore -560041, have changed my name to **SYED SHABEER AHMED,** Vide Affidavit Dated : 31.01.2026 before notary MOHAMMED HUSSAIN K, Bengaluru.

CHANGE OF NAME
I, **ASHHOK BALIKKERE** S/o MUDURA BILLAVA BALIKERE, aged about 56 years, residing at No. 516, Samruddhi, 1st Floor, 4th Main, 4th Cross, 9th Block, Nagarabhavi 2nd Stage, Nagarabhavi, Bengaluru-560072, hereby declare that **ASHHOK MUDURA BALIKKERE and ASHHOK BALIKKERE** Both the names are belong to one of the same person i.e., myself only. And continue my name in future **ASHHOK BALIKKERE** vide affidavit dated: 31.01.2026 before Advocate and Notary K.C. Shashikala, Bengaluru.

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I DON'T FOLLOW A FIXED FORMULA WHILE CHOOSING FILMS: SWATHISHTA KRISHNAN

The actor talks about her upcoming film Rakasapuradhol, why she chose the project for Raj B Shetty and the story, and her views on

Swathishta Krishnan

CE FEATURES

FOR actor Swathishta Krishnan, stepping into Kannada cinema was not just another career move, but a personal homecoming of sorts. Born in Dharwad and raised in Chennai, the actor has been gradually building her filmography across industries while consciously choosing roles that connect with her. After receiving appreciation for her debut Kannada film, *Ondu Sarala Prema Kathe,* Swathishta is now gearing up for her second outing in the industry with *Rakkasapuradhol*, produced by noted stunt choreographer-turned-producer Ravi Varma under KN Enterprises banner, and starring Raj B Shetty. The film is slated for release on February 6.

Unlike many actors who rush to capitalise on early success, Swathishta reveals that she took her time before signing her next Kannada project. "I was supposed to be part of a couple of films, but they didn't materialise. Most of them were big projects, but the characters didn't align with what I wanted to do. I believe it is important to connect with a role rather than just signing films," she says.

What eventually convinced her to come on board *Rakkasapuradhol* was the opportunity

A still from the film

to collaborate with Raj B Shetty and the strength of the script. "I had always wanted to work with Raj. Along with that, Ravi Saranga's story immediately grabbed my attention. The emotional depth and the way the characters were written made it a project I didn't want to miss," she explains.

In the film, Swathishta plays Raj B Shetty's wife, a role she describes as subtle yet significant. "My first Kannada film was a love story where the narrative largely revolved around the two leads. With *Rakkasapuradhol*, there are multiple characters, and the film rests largely on Raj B Shetty's shoulders. We support the narrative and help carry the subject forward. Mine is a small but impactful character," she notes.

Swathishta believes the grammar of cinema itself has undergone a transformation. "Earlier, commercial cinema followed a certain structure—songs, glamour, and elaborate sequences were essential elements. Those films had their own charm and recall value. Today, filmmakers are moving towards realistic storytelling, and the portrayal of heroines has changed significantly. Personally, I don't follow a fixed formula while choosing films. I go by how comfortable I feel in the role and how deeply I connect with the character," she says.

While she admits she is frequently offered realistic roles, Swathishta remains open to exploring different genres. "Maybe because of my natural screen presence, I am getting more realistic subjects. But I would definitely like to explore glamorous roles and fantasy-based stories as well," she adds.

Apart from Kannada cinema, Swathishta is also working on Tamil projects, including a period drama web series that is awaiting release. She observes that the rise of OTT platforms has transformed viewing habits across generations. "Today, even my parents watch web series regularly, and my grandmother is completely hooked on OTT content. However, I feel South, and especially in Kannada, web content is still limited compared to what we see in the North. There is huge potential for expansion," she concludes.

Performance-oriented roles give me the most satisfaction: Archana Kottige

CE FEATURES

ACTOR Archana Kottige, known for leaving a lasting impression through her supporting and character-driven performances, says she is delighted to be part of *Rakkasapuradhol*, a film that allowed her to explore emotional depth. "I am glad to be part of *Rakasapuradhol*. Both Ravi Verma and Raj B Shetty are brilliant in their own ways. Working with them has been a learning experience. Watching their focus and dedication towards filmmaking taught me a lot," she says.

Archana reveals that she was drawn to the film because of the performance-driven nature of the roles. "I have always gravitated towards roles that have scope for performance. When this role was offered to me, I was happy because I knew I would have a meaningful contribution to the story," she explains.

In the film, Archana plays Parvathi, a character she describes as relatable and grounded. "Parvathi is a girl-next-door. I didn't have to prepare extensively because the character felt very familiar. We all know someone like her in real life, and that helped me portray her naturally," she shares. Talking about working on this film, which is majorly backed by technicians, Archana says the experience was both disciplined and enriching. "Technicians bring a different kind of focus to filmmaking. On set, they are extremely serious about their work. But off the sets, they are quite fun and easygoing. It was interesting to watch how they switch between those modes," she says.

She also praises director Ravi Saranga for his clarity and precision. "He is like a first-bench student—very prepared and attentive to detail. His inputs were extremely valuable during the shoot. He is a man of few words, but when he speaks, it carries weight and clarity," Archana adds.

Singeetham Sreenivasa Rao announces new film at 94

CE FEATURES

LEGENDARY filmmaker Singeetam Srinivasa Rao is set to embark on a new project—one that is described as "the most ambitious" in his illustrious career. After lending his creative inputs to Nag Ashwin's Kalki 2898 AD, Singeetam has now taken charge of his next directorial venture, tentatively titled SSR61, signalling that his passion for cinema remains as strong as ever. Nag Ashwin is producing the film under the Vyjayanthi Movies banner. Devi Sri Prasad has been roped in to compose the music.

Vyjayanthi Movies has described SSR61 as Singeetam's most ambitious film to date—a bold claim considering his trailblazing legacy. Singeetam Srinivasa Rao, who last directed the Telugu film *Welcome Obama* (2013), made his directorial debut in Telugu with *Niti-Nijayiti* (1972) and Tamil debut *Dikkatra Parvathi* in 1974.

A SHARADHAA

THERE is an itch that *Seat Edge* keeps returning to—the tension between what is real and what is made to be believed, and how fear thrives in that space. Director Chethan Shetty is fascinated by how fear works in the age of algorithms. In this age, the paranormal is no longer discovered; it is produced, packaged, and circulated for views, likes, and shares. The result is a horror film shaped by current anxieties; even if they are not always fully sharp, its ideas are thoughtful and often unsettling.

The opening subtly establishes the mood. A figure that feels oddly familiar, Gaurav Tiwari reimagined as Gaurav Tripathi, makes a brief appearance as a paranormal investigator. His presence casts a long shadow. An enigmatic object's meaning remains partly unexplained. An unsettling death introduces ambiguity. This restraint effectively creates atmosphere without exaggeration.

The story pivots to Siddu (Siddu Moolimani), an IT professional who leaves a stable job in search of digital fame. With support from his endlessly encouraging friend Raghu (Raghu Ramanakoppa), a yoga instructor, Siddu dives into every trending content idea; daily vlogs, food reviews, and more, often with the kind of enthusiasm that far exceeds common sense. A promoted food joint gets him into trouble after he suffers food poisoning, even leading to a police investigation, where he meets Shambunath (Girish Shivanna), a stern officer who is also a crazy content creator. Siddu is warned,

WHEN DIGITAL OBSESSION MEETS subtle horror

RATING 3/5

SEAT EDGE

Director: Chethan Shetty

Cast: Siddu Moolimani, Raghu Ramannakoppa, Giri Shivanna, Raviksha Shetty, Mimicry Gopi, and Lakshmi Siddaiah

but his compulsive quest for virality continues.

Romance weaves through the story when Siddu meets Nandini (Raviksha Shetty), an aerobics instructor at Raghu's studio. When she uncovers Siddu's fabrication of ghostly events using CGI, disappointment shades their relationship. Eager to make things right, Siddu ventures into a notorious ghost town known for unexplained disappearances—a risky move that significantly shifts the film's tone.

What begins as a lighthearted story about friendship, romance, and the quirks of online fame slowly transforms into one with classic horror tropes—cobwebbed houses, eerie dolls, violent pasts, and mysterious objects. Some elements seem familiar, but this contrast adds to the tension, making the horror moments hit with impact.

Siddu Moolimani anchors the film. He shifts between performative confidence and growing doubt, embodying a compulsive YouTuber who turns everyday life into content, where credibility is flexible. His performance drives the film, especially in quiet moments when the camera may no longer shield him.

Girish Shivanna gives a grounded presence, although his inspector character remains lightly sketched. Raghu Ramanakoppa and Raviksha Shetty add good support appearing intermittently, while Mimicry Gopi and Lakshmi Siddaiah offer familiarity without undermining the suspense.

Seat Edge becomes most interesting when it questions the performative nature of paranormal content. Ghost hunting turns into a genre shaped by editing, effects, and audience demand. Fear can be staged easily, yet the film hesitates to delve into the darkest aspects of this insight. The camera becomes unreliable, spaces feel unfamiliar, and tension thrives in these moments of subtle disorientation.

The last stretch of the film actually justifies the title *Seat Edge*. What starts as an observation of vlogger culture and digital obsession evolves into horror rooted in trust, perception, and spatial discomfort. Chethan Shetty does not smooth out every narrative edge, but his curiosity about the clash between digital performance and basic fear is clear.

Seat Edge offers no neat answers. However, in a genre focused on big, startling moments, its most effective scares are quiet. They remind us that the real horror may not lie in what is hidden in the dark, but in how desperately we want the camera to prove it exists.

A SHARADHAA

SOME films make you laugh, some make you cry, but few leave you quietly unsettled about the nature of love itself. *Chowkidar* is one such film. After Rathaavara, Chandrashekhar Bandiyappa delivers an intimate, emotionally anchored family drama that examines how love, when stretched too far, can quietly turn corrosive.

The narrative opens in the quiet home of Prakash Gowda (Sai Kumar), a government employee whose entire life revolves around his son, Siddharth or Siddhu (Pruthvi Ambaar). At first, his affection feels natural, even warm. But small moments hint at something uneasy beneath. When the young Siddhu falls while learning to walk, Prakash reacts with anger instead of concern, directing it at his wife Sudha (Shwetha Vinodhini). It shows a father who often confuses control with care, a mindset that shapes the story ahead.

As *Chowkidar* moves forward, Prakash's parenting slowly slips from guidance into excess. Rules are replaced by excuses, and Siddhu grows up shielded from the weight of his actions. Poor grades are settled with money and influence, emotional confusion is brushed aside, and responsibility is always delayed. The film repeatedly returns to the image of silk farming, used with quiet meaning. Like silk, Prakash's parenting is built with patience and pride, smooth on the surface, yet fragile. Over time, those fine threads begin to tighten, trapping both father and son in a bond they barely understand.

Sai Kumar delivers a performance that thrives on contradiction. He is tender yet tyrannical, loving yet destructively blind. The actor carries the emotional weight of the film with lived-in sincerity, particularly in moments when vulnerability quietly surfaces through debt, desperation, and denial. Pruthvi Ambaar complements him with an understated arc, portraying Siddhu as a product of emotional inheritance rather than outright rebellion. His energetic presence in songs and lighter passages maintains commercial accessibility, though the writing occasionally loops through familiar emotional beats before allowing genuine character growth.

The film introduces Chaithra (Dhanya Ramkumar) in the latter half, bringing the possibility of emotional recalibration. While she adds warmth and moral contrast, her character remains narratively functional rather than fully realised, while Shwetha lends quiet emotional strength to the story. Supporting characters, including Dharma as the antagonist, add tension, though Sudharani's police officer subplot barely influences the core storyline.

Chandrashekar Bandiyappa's shift from mass action to sentiment-driven storytelling is evident. He explores parenting, responsibility, and the fragile reciprocity between parents and children with sensitivity. The film thoughtfully highlights how excessive parental affection can unintentionally create emotional fractures. The first half unfolds at a measured, occasionally sluggish pace before gaining momentum through later twists.

The film is at its strongest when it confronts the uncomfortable truth that unchecked love can mirror neglect. Sachin Basrur's music complements the emotional beats, though songs occasionally interrupt the flow, and the cinematography remains functional rather than lyrical.

Chowkidar ultimately functions as a familiar yet sincere reminder that parenting is a delicate balance between protection and freedom. For viewers who enjoy family dramas laced with emotional highs and commercial touches, this watchman's tale might just be one to watch out for.

WHEN love STANDS GUARD, BUT forgets TO LET GO

RATING 2.5/5

CHOWKIDAR

Director: Chandrashekhar Bandiyappa

Cast: Pruthvi Ambaar, Sai Kumar, Shwetha, Dhanya Ramkumar, Sudharani, Gilli Nata, Dharma, and Muni